




Louisiana Office of Student Financial Assistance (LOSFA)
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Welcome!

LOSFA Professional Counselor Workshop 2018

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LOSFA

Postsecondary Match and Fit

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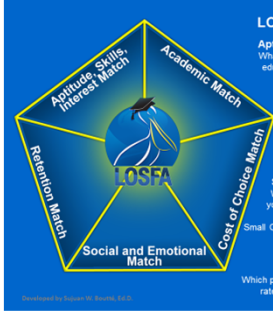


Objectives

- Learn about the LOSFA 5-Point Match
- Learn how the LOSFA 5-Point Match can be used to connect students to postsecondary institutions and careers
- Match and Fit Workshops/Cross-Curricular Lessons
- LOSFA Go Alliance Academy

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LOSFA'S 5 Point Match


- Aptitude, Skills, Interest Match**
What's your Career Path? How much education do you need to get there?
- Academic Match**
Which programs are you eligible for?
- Cost of Choice Match**
Which program results in completion with the best income to loan debt ratio?
- Social and Emotional Match**
Which environment works best for you now? Online versus seat time? Large campus, Urban Setting, Small Campus, Rural/Suburban Setting? Weekday, Weeknight or Weekend Class Schedule?
- Retention Match**
Which program has the greatest success rate with retaining students like you?

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LOSFA's Unlock My Future Portal

<http://www.unlockmyfuture.org>




WELCOME TO UNLOCK MY FUTURE

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Aptitude, Skills, and Interests Match


- What are your skills and interests?
- What is your career path?
- What is the education required?
- LOSFA's Unlock My Future portal



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Academic Match


- What is your GPA?
- What is your ACT/ACT WorkKeys score?
- What career and/or postsecondary programs are you eligible for?

	Student A	Student B	Student C
Career Interest	CNA	LPN	RN/BSN->NP
Pathway	JumpStart	JumpStart	TOPS University
Institution	High School JumpStart Credential	Career/Technical Certificate	Four-Year College/University* <small>*must be admitted into RN program</small>

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Cost of Choice Match


- What is the tuition to attend the postsecondary institution?
- Which program will have the lowest debt?
- How will you pay for your education? (scholarships/grants/student loans)
- Have you completed the FAFSA?
- [LOSFA's Compete to Complete Portal](#)
- TOPS Tech Eligible Programs (see handout)
 - MUST meet eligibility requirements to get into Four-Year institution



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Social and Emotional Match

- Do you want to attend a large campus (15,000+) or a small campus (around 5,000)?
- Which setting would you prefer? Urban, Suburban, or Rural?
- How far away from home would you like to go?

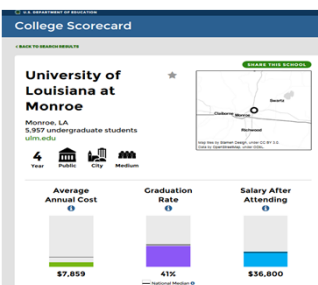



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Retention Match

- Which program has the greatest success rate in graduating students that look like you?
- What is the passage rate of the exam of program you want to enroll in?
- [College Scorecard](#)



College Scorecard

University of Louisiana at Monroe
Monroe, LA
5,957 undergraduate students
ulm.edu

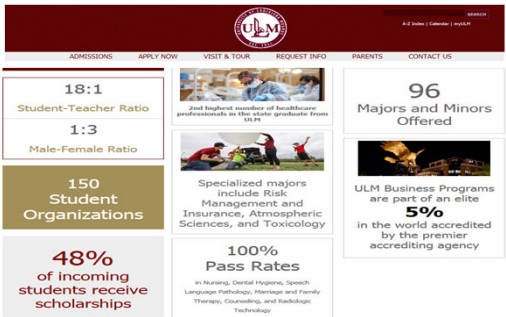
Average Annual Cost
\$7,859

Graduation Rate
41%

Salary After Attending
\$36,800

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18:1
Student-Teacher Ratio

1:3
Male-Female Ratio

150
Student Organizations

48%
of incoming students receive scholarships

100%
Pass Rates
In Hearing, Speech, Language, Reading, and Family Therapy, Counseling, and Radiologic Technology

96
Majors and Minors Offered


5%
in the world accredited by the premier accrediting agency

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Match and Fit Workshops/Cross Curricular College Activities

- Classroom lessons
- Integrate content and skills from multiple college access and career areas
- Explore career interests and colleges that offer program of study and examine cost of living after college
- Uses LOSFA 5-Point Match
- Can be used with 6th - 12th grades
- Request an event-fill out an Event Request form



My Life. My way.


Click on one of these icons to learn more.

My Life My Money My Future


Click on one of these icons to learn more.

My Life My Money My Future

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LOSFA Go Alliance Academy

- Professional development
- Offered in-person and online
- Individual and group format
- Begins November 2018**




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SREB Alliance

- Current modules offered:
 - Create a College-Going Culture
 - Financial Aid and College Applications
 - Career, College, and Academic Planning
 - Career and College Advising for the Middle Grades
- NEW modules:
 - Advanced Topics in School Counseling
 - Counseling Special Populations

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For more information regarding the
LOSFA Go Alliance Academy
Juterh Nmah
juterh.nmah@la.gov

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BREAK

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FAFSA

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Which FAFSA Should I complete?

MARK YOUR CALENDARS

Fill out the **2019-20 FAFSA® FORM**

The 2019-20 FAFSA® form is for students going to college from July 1, 2019 through June 30, 2020.

OCTOBER 1

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What tax information do I need?

FSA ID
Parent User name: _____
Parent Password: _____
Student User name: _____
Student Password: _____

W-2 forms used to file 2017 taxes (as applicable)


The following information from parent(s) and/or student 2016 tax form – 1040, 1040A, 1040EZ (as applicable)

Parent(s) Tax Information Enter the values from the form. Do not enter the tax form line number.	1040	1040A	1040EZ
Filing Status			
Adjusted Gross Income	Line 37	Line 21	Line 4
Income Tax Amount	Line 50 minus Line 46	Line 28 minus Line 26	Line 10
Exemptions	Line 5d	Line 5d	<p>IF YOU USED 1040EZ, you must enter the number of exemptions on the "Tax" line of the 1040EZ form. If you used 1040A or 1040, you must enter the number of exemptions on the "Exemptions" line of the 1040 form.</p>

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Remember to Have the Parent AND Student Sign the FAFSA




Need Assistance: 1-800-433-3243

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Compete to Complete FAFSA data



<http://competetocompletela.org/>

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Is there an App for That?

- **Yes!**
 - myStudentAid Mobile App
 - Can download to mobile devices
 - myFAFSA – Component where students can complete FAFSA

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Is there an App for That?

- **Key features of myFAFSA**
 - The myFAFSA component—which is used to complete the FAFSA form—is currently the myStudentAid app's featured function. Customers are offered the following features in the initial beta release of myFAFSA:
 - The ability to begin, complete, and submit a new FAFSA form for the 2018–19 FAFSA processing cycle;
 - A customized experience based on whether they are a student, parent, or preparer. myFAFSA provides both guidance and assistance on how to answer the FAFSA questions, making the overall process more positive, engaging, and user-friendly; and

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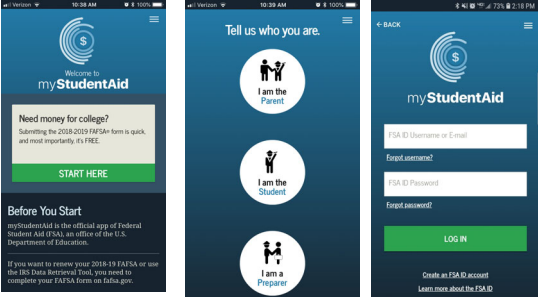
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Is there an App for That?

- **Key features of myFAFSA**
 - A secure channel with the same data protections as completing the FAFSA form through fafsa.gov.
 - Making the FAFSA form accessible through a mobile device provides students and their parents with improved options for completing the form. myFAFSA's ability to customize the experience based on a specific role also makes it easier for students and parents to understand and complete the form. In addition, students and parents will have the ability to complete the FAFSA form on any device that they prefer.
- **Note: This beta version of myFAFSA does not offer all of the same features as fafsa.gov. An enhanced version of myFAFSA will be released this fall and will include additional functionality**

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myFAFSA

School Selection

From what high school did/will you receive a diploma?

High School City

High School State

High School Name

NEXT SEARCH

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myFAFSA

Who is my FAFSA parent?

When we ask questions about your "parent", we are specifically referring to your FAFSA parent. You must identify and report information about your FAFSA parent even if you don't live with your FAFSA parent.

- If your parents are married and living together, your FAFSA parent is the parent who will sign your FAFSA form.
- If your parents are divorced or separated and not living together, your FAFSA parent is the parent with whom you lived more over the last 12 months.

Still not sure?

Find out who your FAFSA parent is.

How do you want to proceed?

If I log out and have my FAFSA parent continue with my FAFSA form.

If I continue and manually provide my FAFSA parent's information.

LOG OUT NEXT

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myFAFSA

Parent Financials

Has your parent filed a 2016 IRS income tax return or another tax return?

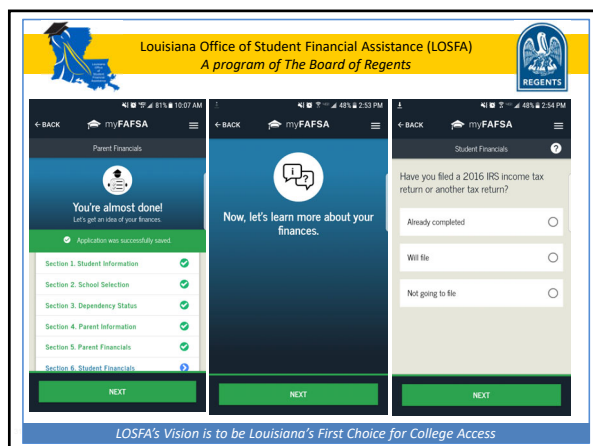
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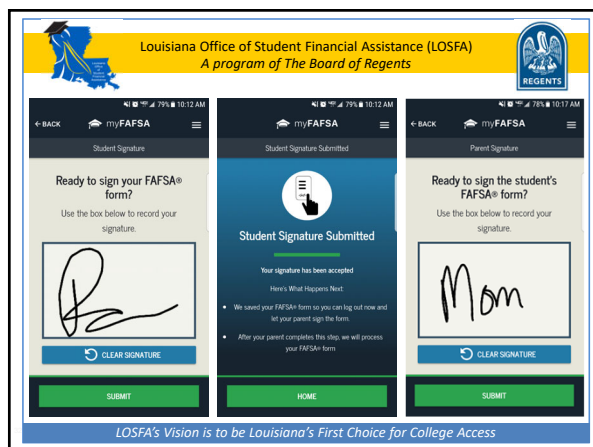
Will file

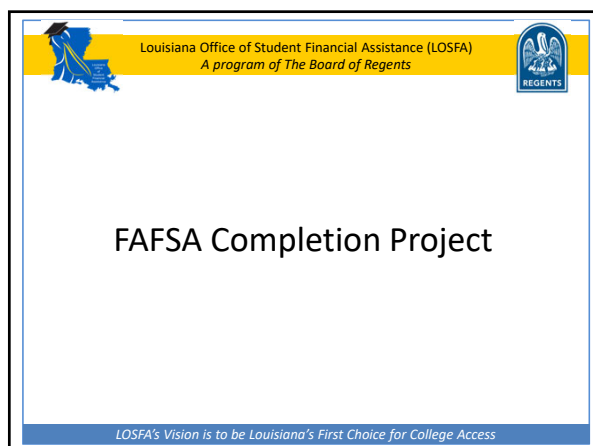
Not going to file


NEXT

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What is It?

- The FAFSA completion project is a federal initiative to encourage all high school seniors to complete the FAFSA.
- The benefit to this project is that the school boards/schools receive student level data so that they know how to follow up and with whom.

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How Do I get Student Level Data?

- To participate, school boards, charter schools, and non-public schools must enter agreements with the agency that ensure that all data exchanged is handled in a secure manner and will be used only as intended.
- The only data that will transfer between the agency and the school boards/schools is the student's name and whether the student has completed the FAFSA.
- School boards, charter schools, and non-public schools that enter into agreements assign a authorized requestor to receive the FAFSA data for the district.
- The authorized requestor then provides the data to each individual high school in the district.

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Why isn't a student showing up on my FAFSA Data Report?

- **Application Date**
 - When students complete a FAFSA and submit it to the federal processor, it is considered complete. FAFSA applications are usually processed within 2-3 working days after submission. FAFSA data is updated weekly October through June, then biweekly July – September. Data covers processed applications from the Friday before the data release. For example, if a data release is March 9, the data covers processed applications from March 2. As a result, if a student submitted a FAFSA on March 1, it would not have been processed by March 2, and therefore would not be on a report from LOSFA dated March 9. That student's FAFSA should appear on the next report that is requested.

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Why isn't a student showing up on my FAFSA Data Report?

- **High Schools could be listed under different names**
 - When providing FAFSA data to schools, LOSFA performs a query of its database by high school. Our database uses the name of the school that appears in the drop-down box on the FAFSA. For instance, if the drop-down box lists the school as "John Doe High School," but the student typed in "Doe High School," then the student's name would not appear on the FAFSA Completion list provided by LOSFA. To avoid this problem, you can have your students use the drop-down box for high school name when completing the FAFSA.

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Why isn't a student showing up on my FAFSA Data Report?

- **Student's Age at the time of FAFSA Completion**
 - Data provided by LOSFA is limited to students who are 19 or younger. We have limited the data in this way to prevent sending you information on prior year seniors.
 - If a student completes the FAFSA when they are 19 years of age and then turns 20 during the school year, the student may not appear on a subsequent FAFSA Data Report.
 - If your school primarily caters to students age 20 or older (for example, some alternative schools), then the majority of your students will not appear on the list provided by LOSFA. The best option for you is to have the student bring you confirmation of filing the FAFSA. You may also specifically request that LOSFA run a query for students who are 22 or younger, for example. You should be aware that this type of query will result in many prior year graduates appearing on your list.

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Why isn't a student showing up on my FAFSA Data Report?

- **Students Reporting Information Incorrectly**
 - If a student reports receiving anything other than a high school diploma, then they will not appear on your FAFSA Completion report.
 - If a high school senior reports that he will be anything but an incoming first-year undergraduate, then he will be excluded from your school's report because we will presume that the student is entering their second (or higher) year of college. Similarly, if a student has filed a FAFSA in a previous cycle (regardless of whether they actually attended college), then he too will be excluded from your school's total.

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College Admissions

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Enrollment Checklist

- Application
 - ACT, Transcripts, Recommendations
- Apply for scholarships!
 - Start Now
- Apply for Financial Aid
 - Start looking at costs of institutions
 - Tuition, Fees, Housing, Meal Plans

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Enrollment Checklist

- After your application is completed you may receive information specific to your University's student portal
 - Log in and become familiar
 - Gain access to your email
 - Find important tabs such as registration and financial aid
- Complete verification
 - Once your school has processed your FAFSA your school may ask for verification items such as a household statement or a student data form
 - Verification items can generally be found on the student portal
 - Once verification is complete you will receive an Award Letter

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Enrollment Checklist

- Once accepted you will need to:
 - Attend orientation
 - At orientation you will learn about campus resources and register for classes
 - There is a fee associated with orientation
- Apply for Housing
 - On-campus housing for most institutions require a meal plan
- Submit Immunization Records to the Student Health Center
- Check your University email often for important updates such as fee bill and registration deadlines

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Financial Aid

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Types of Financial Aid

- Scholarships
 - Gift Aid – Based on Merit
- Grants
 - Gift Aid – Based on Need
- Employment Opportunities
 - May be based on need
- Loans
 - Must be repaid – may be based on need

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Sources of Financial Aid

- State of Louisiana
- Federal Government
- Institution
- Military
- Private

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Federal Aid Programs

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Forms

- FAFSA
 - Required for all federal need-based aid programs
- Institutional Data Form
 - Many institutions require this form to gather information on student preferences and interest in specific programs
- CSS Profile
 - Some private institutions use this form to gather additional financial information
- Verification Forms
 - Approximately 30% of applicants for federal student aid are randomly selected

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FSA ID

- FSA ID is a username and password combination that students and parents use to complete the FAFSA
- Used to electronically sign the FAFSA and for the IRS Data Retrieval Tool.
- Parents and students each need a FAFSA ID with a unique e-mail address.

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What is the EFC?

- Expected Family Contribution (EFC)
 - Income
 - Assets (excluding the family home)
 - Family size
 - Number of family members attending college (excluding parents)
 - Age of parents

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Federal Student Aid Eligibility

- Be a U.S. citizen or an eligible non-citizen
- Have a valid Social Security Number
- Be registered with Selective Service, if required
- Must have a high school diploma or its equivalent, or
 - Complete a state approved home school program
 - Pass an ability-to-benefit test
- Maintain Satisfactory Academic Progress (SAP)
 - Check with your school to determine its SAP standards

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Special Situations

- You should make an appointment with a Financial Aid Counselor at the institution you plan to attend for assistance with the FAFSA if any of the following situations apply:
 - You have no contact with your parents
 - You have left home due to an abusive situation
 - Your family has had a significant change in income due to the death of a family member or the loss of a job
 - Your family has unusually large medical expenses
 - Your family is paying unusually high elementary or secondary school tuition
- The school is not required to make adjustments to the FAFSA

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Federal Pell Grant

- General Information
 - Entitlement for students with substantial financial need
 - Gift aid – does not have to be repaid
 - Portable – can receive at any participating institution
 - Eligibility is determined by the federal central processor when the FAFSA is filed
 - Maximum Annual Award: \$5,920 (2018-19)
- Eligibility Criteria
 - Undergraduate students without a bachelor's degree or first professional degree
 - Must demonstrate substantial financial need

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Campus-Based Federal Aid

- Eligibility is determined by the institution's financial aid office for the following programs:
 - Federal Supplemental Educational Opportunity Grant (FSEOG)
 - TEACH Grant
 - Iraq and Afghanistan Service Grant
 - Federal Work Study
 - Perkins Loans
 - William D. Ford Direct Student Loans

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Federal Supplemental Educational Opportunity Grant (FSEOG)

- General Information:
 - Gift aid
 - Maximum award \$4,000
 - Apply by completing the FAFSA annually
- Eligibility Criteria:
 - Undergraduate students without a bachelor's or first professional degree
 - Must demonstrate substantial financial need

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TEACH Grant

- Teacher Education Assistance for College and Higher Education (TEACH) Grant
 - Grants for undergraduate and graduate students who intend to teach full-time in high-need subject areas for at least four years at schools that serve low-income students
- Maximum Annual Award Amount: \$4,000
 - Aggregate Undergraduate Limit: \$16,000
 - Aggregate Graduate Limit: \$8,000
- Institutions are not required to participate in this program

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TEACH Grant

- Eligibility Requirements
 - Apply by completing the FAFSA annually
 - Not required to have financial need
 - Meet one of the following academic criteria:
 - Score above the 75th percentile on a college admissions test (e.g. SAT, ACT, or GRE.) or
 - Graduate from high school with a cumulative GPA of at least 3.25 on a 4.0 scale to receive a grant as a freshman, or
 - Have a cumulative college GPA of at least 3.25 to receive a grant for each subsequent term
 - Must complete TEACH Grant counseling
 - Sign a TEACH Grant Agreement to serve

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TEACH Grant

- Teaching Obligation
 - Recipients must serve as a **highly-qualified, full-time** teacher in a **high-need subject area** for at least **four years** at a **school serving low-income students**
 - Bilingual Education and English Language Acquisition
 - Foreign Language
 - Mathematics
 - Reading Specialist
 - Science
 - Special Education
 - Other teacher shortage areas
 - <https://www2.ed.gov/about/offices/list/ope/pol/tsa.html>
 - Recipients must complete their teaching obligation within eight years of finishing the program for which you received the grant or repay the grant plus interest

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Iraq and Afghanistan Service Grant

- You are not eligible for a Federal Pell Grant on the basis of your Expected Family Contribution but
- Meet the remaining Federal Pell Grant eligibility requirements, and
- Your parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and
- You were under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.
- Maximum award is equal to maximum Pell Grant amount

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Federal Work Study (FWS)

- General Information:
 - Apply by completing the FAFSA annually
 - Eligibility determined by the institution's financial aid office
 - Wages must be not less than current minimum wage but may be more
 - The amount you earn per academic year cannot exceed your total FWS award
 - Employer may be the institution, a non-profit organization, or public agency
 - Jobs at a non-profit organization or public agency must be related to the student's major

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Federal Work Study (FWS)

- Eligibility Criteria:
 - Undergraduate, graduate or professional students
 - Includes less-than-half-time students
 - Must demonstrate financial need

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Federal Perkins Loan

- General Information:
 - 5% fixed interest rate
 - Institution is the lender
 - Eligibility determined by the institution's financial aid office
 - Annual Loan limits:
 - \$5,500 for undergraduates
 - Aggregate Undergraduate Limit: \$27,500
 - \$8,000 for graduate or professional students
 - Aggregate Graduate Limit: \$60,000
 - 9 month grace period
 - 10 year repayment period

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Federal Perkins Loan

- Eligibility Criteria:
 - Undergraduate, graduate, and professional students
 - Must demonstrate financial need
 - Must complete Perkins Loan Counseling prior to first disbursement
 - Must sign a Promissory Note indicating the borrower's willingness to repay

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William D. Ford Direct Loans

- Direct Stafford Subsidized Loan
- Direct Stafford Unsubsidized Loan
- Parental Loans for Undergraduate Students (PLUS)
- Plus Loans for Graduate and Professional Students
- Consolidation Loans

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Subsidized Loan

- Loan is need-based
- Must be enrolled at least half-time
- Federal government pays all interest while:
 - Borrower is in school
 - During the grace period
 - During periods of deferment

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Unsubsidized Loan

- Loan is not need-based
- Must be enrolled at least half-time
- Borrower is responsible for interest at all times
 - Borrower must elect to capitalize the interest or pay the interest while they are in school

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PLUS Loans

- Eligible borrowers:
 - Parent of a dependent undergraduate student
 - Graduate or professional student
 - Borrower must not have adverse credit
- May borrow up to the Cost of Attendance less other add received by the student
- Loan is not need-based
- Loan is unsubsidized
- Loan goes into repayment when fully disbursed within 60 days
- Student must be enrolled at least half-time

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Private Loans

- A private student loan is a non-federal loan issued by a lender
 - Private loans are often direct marketed to the student causing them to not apply for federal aid
 - Private loans are also known as Alternative loans
- Private loans should only be used when all federal loan options have been exhausted

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Federal Direct Loans

- You will not have to start repaying your Federal Student Loan until after you leave school or attend less than full-time
- The interest rate on a Federal Student Loan is fixed
- A student does not need to pass a credit check to get a Federal Student Loan
- You don't need a co-signer
- Some interest is tax deductible
- Federal Student Loans may be consolidated into a Federal Consolidation Loan


Private Loans

- Many private student loans require payments while you are still in school
- Private loans can have variable interest rates greater than 18%
- Private loans may require an establish credit history and your credit score can determine your interest rate
- You may need a co-signer to get the best deal
- Interest may not be tax deductible
- Private loans cannot be consolidated into a federal student loan

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Institutional Aid

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Institutional Aid

- Each institution has its own merit-based scholarship programs
- Many schools have their own need-based aid programs
- Investigate aid opportunities early
 - Each institution has its own aid application process and deadline
 - Institutional websites list scholarship opportunities
- Departmental Scholarships
 - Scholarship opportunities for students in a specific major

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Packaging

- Packages are usually prepared for students who have been accepted for admission and have sent their FAFSA data to the school
 - The sum of all aid received cannot exceed the cost of attendance (COA)
- Aid is typically packaged in the following order:
 - Scholarships & Grants
 - Work Study
 - Student Loans

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Institutional Award Letter

- The award letter will list all aid that the financial aid office has approved for the student
- Institutions will typically include an estimate of a TOPS award in the financial aid package to prevent an over-award of other forms of financial aid
 - Official notification of a TOPS award is made by LOSFA
- Verify the method required to accept the award

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Military Opportunities

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Military Educational Opportunities

- G.I. Bill
 - Education benefits for service members who have served on active duty for 90 or more days
 - Up to 100% Tuition and Fee Coverage
 - Monthly Living (Housing) Stipend
 - Up to \$1000 a year for Books and Supplies

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Military Educational Opportunities

- ROTC Scholarships
 - In exchange for a service commitment, the Reserve Officers' Training Corps (ROTC) scholarships pay for almost all tuition, fees and books charges for four years of college
- Louisiana National Guard Tuition Exemption
 - Waives the cost of tuition only for Louisiana Army and Air National Guard soldiers attending a Louisiana institution

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Private Aid

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Private Aid

- The best source of information on private aid is the Internet. There are numerous free scholarship search services available
 - See the LOSFA website Useful Internet Links page or Surfing the Web for a listing
- Private aid can be based on merit or financial need
- Providers of private aid include companies, civic organizations, religious organizations, clubs, etc.

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Lunch

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LOSFA Programs

- ABE
- START K12
- TOPS Tech Early Start
- Chafee Education & Training Voucher Program (ETV)
- Louisiana Grant Opportunity for Youth Challenge Skills Training Program

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LA ABE


Louisiana's 529A Saving Plan for Persons with Disabilities

LA ABE Program

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LA ABLÉ Program

- The Louisiana Achieving a Better Life Experience (ABLE) program allows families to save for the disability related expenses of their loved ones. (Section 529A Account under the Internal Revenue Code)
- The advantage of this program is that it allows families to save without worry about whether the savings in an account will be counted as an asset for purposes of determining eligibility for federal programs such as Medicaid and Social Security.

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LA ABLÉ Program

- Account Owner, with or without help from family and friends can save up to \$15,000 per year.
- Account Balances may not exceed \$100,000 or the funds will be counted as asset for purposes of determining eligibility for Social Security Income (SSI).
- Any earnings on the account are tax free as long as the funds are spent on qualified disability expenses.

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Qualified Disability Expenses

- Education
- Housing
- Transportation
- Employment Training and Support
- Assistive Technology and Related Services
- Personal Support Services
- Health, Prevention and Wellness
- Financial Management and Administrative Services

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Qualified Disability Expenses

- Legal Fees
- Expenses for Oversight and Monitoring
- Funeral and Burial Expenses
- Other expenses which may be identified by the Internal Revenue Service

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Opening a LA ABL Account

- Online Application or Paper Application
 - Must provide certain Protected Health Information for IRS reporting purposes
- Must specify the basis for your eligibility by identifying which of the following three categories applies to you:
 - Receive Social Security Disability Income – Title II SSA;
 - OR
 - Receive Social Security Income – Title XVI SSA; OR
 - Have a disability certification on file with the IRS.

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LA ABL Account Eligibility

- Louisiana ABL accounts are available to eligible U.S. citizens and legal residents of the state of Louisiana with a valid Social Security number who:
 - Developed the onset of his/her blindness or disability before the date on which he/she became 26 years old; and
 - Is entitled to benefits such as Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) based on blindness or disability under Title II or XVI of the Social Security Act or is the subject of a disability certification filed with the IRS for a calendar year.
- The individual with a disability must have a qualifying disability (see brochure) AND must have and provide a copy of a signed diagnosis from a qualifying physician.

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Contributions and Withdrawals

- There are no fees to open a LA ABE account, and you do not have to make a deposit when you first open the account. However, within 180 days (6 months) of opening an account, you must deposit at least \$10.
- Administrators can make deposits to a LA ABE Program Account by direct payments or by automatic bank deposits directly from a savings or checking account. Checks must be made payable to the LA ABE Account Program and must include your account number as well as a deposit slip.
- To withdraw funds, the administrator must complete a Request for Disbursement Form and include all required information. Withdrawals can be made no more than twice per month and must be at least \$200, unless the account balance is less than \$200 and the intent is to close the account.

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LA ABE Investment Options

- Six Investment Options for the LA ABE Accounts (Different from START Investment Options)
 - Vanguard Federal Money Market Fund (VMFXX)
 - Vanguard Short-Term Bond Index Fund Admiral Shares (VBIRX)
 - Vanguard Intermediate-Term Bond Index Fund Admiral Shares (VBILX)
 - Vanguard LifeStrategy® Growth Fund (VASGX)
 - Vanguard LifeStrategy® Moderate Growth Fund (VSMGX)
 - Vanguard LifeStrategy® Conservative Growth Fund (VSCGX)
 - Vanguard LifeStrategy® Income Fund (VASIX)

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START K12 Program

- Act 687 from the 2018 Regular Legislative Session provides for a new program called START K12
- Will allow families to save for tuition expenses related to attendance at any Louisiana school that provides any or all of kindergarten through twelfth grade.

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START K12 Program

- The new START K12 program requires software development that will take time to develop and implement, please check www.osfa.la.gov for updates on the program.

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START K12 Program

- If you had a START Account as of December 31, 2017:
 - Act 687 contains a transition provision for calendar year 2018 **ONLY**.
 - Allows START Account Owners to make a **one-time** withdrawal up to \$10,000 from their START accounts during 2018 to pay tuition expenses related to kindergarten through twelfth grade of the beneficiary of the existing START account.
 - Disbursements may not be more than what was in the account as of December 31, 2017, and they may not exceed the current account balance.

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START K12 Program

- If you are a START Account Owner and wish to request a disbursement for START K12 expenses for the 2018 calendar year, and meet the criteria, please visit www.startsaving.la.gov to access the form.

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START K12 Program

- Highlights of the START K12 Program- Coming in 2019!
 - Investment Options to be selected by the State Treasurer
 - Used to pay Qualified Education Expenses (tuition) at any Louisiana public or approved private secondary school that offers any grades kindergarten through 12th.
 - \$10,000 per calendar year for tuition
 - Maximum allowable balance is \$130,000
 - No administrative fees
 - Deposits will be offered through payroll deduction, bank debit or direct payment.
 - Any remaining funds after 12th grade can be rolled over to a START Account.

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TOPS Tech Early Start

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TOPS Tech Early Start

- This program provides an incentive for Louisiana's **public** high school students to start early in preparing for a career in a qualifying **Top Demand Occupation**
- Created in the Regular Session of the 2005 Louisiana Legislature
- Funded as part of the TOPS Program – Funding is contingent upon appropriation.

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TOPS Tech Early Start Eligibility Requirements

- Be in "Good Standing" as an 11th or 12th grade student in a Louisiana **PUBLIC** high school ("Good Standing" is defined by the student's high school)
 - Have an approved 5-Year Education and Career Plan
 - Have a cumulative GPA of 2.00 on a 4.00 scale on all courses attempted
 - Score a 15 or above on the mathematics AND English portion of the Pre- ACT or the ASPIRE, or on the ACT, or the equivalent concordant value on the SAT, or have achieved a silver level score on the assessments of the ACT WorkKeys system

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Application

- TOPS Tech Early Start Application in PDF format is available for download from **www.osfa.la.gov**

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TOPS Tech Early Start Award Benefits

- Provides a payment of \$50 per credit hour with a limit of \$300 per semester
- Award is limited to six credit hours per semester
- Not available for summer sessions

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TOPS Tech Early Start Retention Requirements

- Remain in "Good Standing" as an 11th or 12th grade student in a Louisiana public high school
- Maintain a 2.00 GPA on a 4.00 scale on all high school courses attempted
- Continue to pursue one or more courses leading to a credential in an Eligible Program
- Remain in "Good Standing" with the public or nonpublic college or approved training provider
- Maintain steady academic progress

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Chafee Education & Training Voucher Program (ETV)

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Chafee Education & Training Voucher Program (ETV)

- Administered by LOSFA on behalf of the Louisiana Department of Children and Family Services
- Available to students who are or were (prior to age 18) in the foster care system
- Maximum Annual Award: \$5,000
- Limited eligibility to a maximum of 5 years

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Chafee Education & Training Voucher Program (ETV)

- Eligibility Requirements
 - Ages 14-21 (age 26 if receiving ETV continuously since age 21)
 - Enrolled in Louisiana public or LAICU institution or an approved Louisiana proprietary school
 - Must complete the FAFSA annually
 - Must have financial need
 - Must make Satisfactory Academic Progress as defined by the institution
 - The institution will notify LOSFA of any student meeting the eligibility criteria

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Louisiana Grant Opportunity for Youth Challenge Skills Training Program

- Available to Graduates of the Louisiana National Guard's Youth Challenge Program (YCP)
- Beginning with the 2018-19 academic year, the tuition free program is available to students who graduate from the Youth Challenge Program and enroll in an eligible program at a two year postsecondary school.

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Louisiana Grant Opportunity for Youth Challenge Skills Training Program

- Eligible students may use the program grant to pursue postsecondary skill or occupational training, including a vocational technical education certificate or diploma or a nonacademic undergraduate degree. Students may attend a Louisiana public community college that offers skill or occupational training.
- Students who meet the eligibility requirements can receive the grant award for up to two years if they meet the continuing eligibility requirements.

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Louisiana Grant Opportunity for Youth Challenge Skills Training Program

- Students who enter this program have the opportunity to earn the HiSet or participate in Course Credit Recovery.
- If a student enters into the program, participates in Course Credit Recovery, then returns to the high school, they are not eligible for this program. They are eligible for TOPS provided all the requirements are met.

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October is Louisiana College Application and Access Month!

- If you would like your school to participate in Louisiana College Application Month, please complete the registration available here:
<https://www.osfa.la.gov/LCAAM/documents/LCAAMRegForm.pdf>
- Return the form to brandi.morrison@la.gov

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Louisiana College Application and Access Month

- LCAAM was developed to assist 12th grade students with navigating the complex college admissions process and to ensure that they apply to at least one postsecondary institution of interest.
- Schools have the opportunity to invite families to attend and to take advantage of completing and submitting college applications with their students. LCAAM events may include college applications, FSA ID registrations, FAFSA Completions, career searches, employment applications, military searches and military applications.

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Louisiana College Application and Access Month

- ALL Louisiana High Schools can participate this October!
- Contact LOSFA's Brandi Morrison at brandi.morrison@la.gov in order to secure your school's participation
- Your school will be sent Site Coordinator and Volunteer Training manuals that include step-by-step planning timelines for implementing Louisiana College Application and Access Month at your school in October

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Schedule a LOSFA Visit!


- LOSFA Representatives are available at no cost for daytime and evening seminars/workshops and college fairs
- Seminars Available
 - TOPS
 - TOPS & FAFSA
 - Financial Aid Overview
 - FLY: Financial Literacy for You
 - START
 - TOPS Retention
 - College Application Workshops
 - FAFSA Completion Workshops
 - FSA ID Workshops

* Beginning with the 2018 high school graduates, FAFSA is a graduation requirement

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- Email or fax the event request form to Breanna Paul and Sabrina Johnson as early as possible to schedule your event
 - sabrina.johnson2@la.gov
 - breanna.paul@la.gov
 - Fax: (225) 208-1496
- Requests must be received at least 30 days prior to the date of the event
- Scheduling a college fair with LACRAO does not include LOSFA. Feel free to invite LOSFA to your LACRAO event.

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- In the event of severe weather that poses unsafe travel conditions along the route, LOSFA personnel will monitor the weather conditions and alert the event coordinator to any developments that may prevent them from attending the event. This includes tornado warnings, flash flood watches and other conditions that may result in hazardous driving conditions. In the event that severe weather threatens attendance at an event, LOSFA will notify you to determine the best course of action.
- If an event has to be cancelled for this reason, the assigned representative will notify the event coordinator to reschedule the event.


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LSOFA
Student Organization

LOSLFA Request Form

Please email lsosofa@lsosfa.gov or lsosofa@lsosfa.gov
or fax from to 225-228-1587.

Please provide details with a 30-day notice to secure your event. Thank you.

<p>Street Address: _____</p> <p>City: _____</p> <p>State: _____</p> <p>Zip: _____</p> <p>Country: _____</p> <p>Phone: _____</p> <p>Cell: _____</p> <p>Facsimile: _____</p> <p>Internet: _____</p> <p>E-mail: _____</p> <p>Event Start Time: _____</p> <p>Event End Time: _____</p>	<p>Organization: _____</p> <p>Event Title: _____</p> <p>Event Location: _____</p> <p>Event Date: _____</p> <p>Event Time: _____</p> <p>Event Location: _____</p> <p>Event Date: _____</p> <p>Event Time: _____</p>
--	--

Event Type: Please check only 1 box

☐ 1001 General (20-50 members)

☐ 1002 & 1003 General (50 or more)

☐ 1004 & 1005 General (50 or more)

☐ 1006 & 1007 General (50 or more)

☐ 1008 & 1009 General (50 or more)

☐ 1010 & 1011 General (50 or more)

☐ 1012 & 1013 General (50 or more)

☐ 1014 & 1015 General (50 or more)

☐ 1016 & 1017 General (50 or more)

☐ 1018 & 1019 General (50 or more)

☐ 1020 & 1021 General (50 or more)

☐ 1022 & 1023 General (50 or more)

☐ 1024 & 1025 General (50 or more)

☐ 1026 & 1027 General (50 or more)

☐ 1028 & 1029 General (50 or more)

☐ 1030 & 1031 General (50 or more)

☐ 1032 & 1033 General (50 or more)

☐ 1034 & 1035 General (50 or more)

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☐ 1188 & 1189 General (50 or more)

☐ 1190 & 1191 General (50 or more)

☐ 1192 & 1193 General (50 or more)

☐ 1194 & 1195 General (50 or more)

☐ 1196 & 1197 General (50 or more)

☐ 1198 & 1199 General (50 or more)

☐ 1200 & 1201 General (50 or more)

☐ 1202 & 1203 General (50 or more)

☐ 1204 & 1205 General (50 or more)

☐ 1206 & 1207 General (50 or more)

☐ 1208 & 1209 General (50 or more)

☐ 1210 & 1211 General (50 or more)

☐ 1212 & 1213 General (50 or more)



☐ 1214 & 1215 General (50 or more)

☐ 1216 & 1217 General (50 or more)


☐ 1218 & 1219 General (50 or more)

☐ 1220 &

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Don't Blow Your TOPS!



It pays to make
good grades!

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TOPS

- Funding for TOPS is contingent upon appropriation.
- For 2019 graduates, the Louisiana Legislature adjourns on June 6, 2019. LOSFA will know after the session ends if TOPS is fully funded.
- If TOPS is not fully funded, TOPS Awards and stipends will be determined on a pro-rata basis.
- Students can opt out of receiving a TOPS Payment(s) if the program is not fully funded.


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- Act 18 of the 2016 Louisiana Legislature decoupled TOPS Award amounts from tuition and set the maximum TOPS "fully funded" amount as the tuition charged by the institution for the 2016-2017 academic year.

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Citizenship

- A student must be a U.S. citizen, or a permanent resident who is eligible to apply for citizenship
- Beginning with 2019 high school graduates, children of non-citizens serving in the Armed Forces or honorably discharged from the Armed Forces meet TOPS citizenship requirements.

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Residency

- Any student who is a resident of the state and who graduates from a public or approved non-public high school meets the TOPS residency requirements
 - If he or she actually resides or lives in Louisiana for the period of his or her last two full years of high school culminating in graduation as certified by the high school
- OR HAVE
 - A parent or custodian of a dependent student must have been a resident of the state of Louisiana and actually resides or lives in Louisiana for the 24 months prior to high school graduation

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Residency: Military Dependents

- A dependent of a member of the U.S. Armed forces, who is transferred to Louisiana under permanent change of station orders, will be considered a resident for purposes of TOPS if the military member:
 - Changes his/her military personnel records to establish Louisiana as the member's official state of residence within 180 days of reporting
 - Complies with Louisiana income tax laws
 - Submits an Affidavit of Residency and DD Form 2058

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Criminal Record

- Have no criminal convictions
 - Excludes misdemeanor traffic violations
- A student who has a “final criminal conviction” may not accept a TOPS award
 - A juvenile conviction is not considered a “final criminal conviction” regardless of the nature of the offense
 - If the severity of the crime committed by a juvenile is such that he/she is tried as an adult, a subsequent conviction could be a “final criminal conviction”
 - The student should contact his/her attorney to determine if their conviction is a final “criminal conviction”

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Early Admissions

- Students entering a college or university under an early admissions program shall be considered first-time freshmen not earlier than the first semester following the academic year in which they graduate from high school

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Graduation Year

- For TOPS purposes, the annual academic year for high school begins on September 1 and ends on the following August 31

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Early Graduation

- Students who graduate early at mid-year will be eligible for a TOPS Award in the Spring semester following graduation
 - Certification for mid-year graduates will be done in conjunction with certification of May graduates
 - Awards for mid-year graduates who attend college in the Spring and who are determined eligible will be paid retroactively
- Students who graduate early in the Spring will be eligible for a TOPS award in the Fall semester following graduation
- Students who graduate early must comply with the same FAFSA and ACT deadlines applicable to the class that graduates in the Spring of that high school academic year

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TOPS Core Curriculum

- All TOPS core curriculum courses must be completed by the date of high school graduation
- Distance learning courses approved by the high school may be used to qualify for TOPS
- College courses taken in the classroom, online, or by correspondence may be used to qualify for TOPS provided that they are determined to be equivalent courses and appear on the student's official high school transcript

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TOPS Core Curriculum

For Graduates of 2018 and thereafter

ENGLISH = 4 UNITS	Courses
1 Unit	English I
1 Unit	English II
1 Unit from the following:	English III, AP English Language Arts and Composition, or IB English III (Language A or Literature and Performance)
1 Unit from the following:	English IV, AP English Literature and Composition, or IB English IV (Language A or Literature and Performance)

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TOPS Core Curriculum
For Graduates of 2018 and thereafter

MATH = 4 UNITS	COURSES
1 Unit	Algebra I
1 Unit	Geometry
1 Unit	Algebra II
	(Integrated Mathematics I, Integrated Mathematics II, and Integrated Mathematics III may be substituted for the Algebra I, Geometry, and Algebra II sequence)
1 Unit from the following:	Algebra III; Advanced Math - Functions and Statistics, Advanced Math - Pre-Calculus, Pre-Calculus, or IB Math Methods I (Mathematical Studies SL); Calculus, AP Calculus AB, or IB Math Methods II (Mathematics SL); AP Calculus BC; Probability and Statistics or Statistical Reasoning or AP Statistics; IB Further Mathematics HL; IB Mathematics HL; AP Computer Science A

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TOPS Core Curriculum
For Graduates of 2018 and thereafter

SCIENCE = 4 UNITS	Courses
1 Unit	Biology I
1 Unit	Chemistry I
2 Units from the following:	Earth Science; Environmental Science or Environmental Awareness ; Physical Science or Principles of Engineering ; Agriscience I and Agriscience II (one unit combined); Chemistry II or AP Chemistry or IB Chemistry II; AP Environmental Science or IB Environmental Systems; Physics I, AP Physics I, AP Physics B, or IB Physics I; AP Physics C: Electricity and Magnetism, AP Physics C: Mechanics, or IB Physics II, or AP Physics II; Biology II or AP Biology or IB Biology II; or Human Anatomy and Physiology

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TOPS Core Curriculum
For Graduates of 2018 and thereafter

SOCIAL STUDIES = 4 UNITS	COURSES
1 Unit from the following:	U.S. History, AP U.S. History, or IB U.S. History
1 Unit from the following:	Civics, Government, AP U.S. Government and Politics: Comparative, or AP U.S. Government and Politics: United States
2 Units from the following:	Western Civilization, European History, or AP European History; World Geography or Physical Geography , AP Human Geography, or IB Geography; World History, AP World History, or IB World History; History of Religion; IB Economics, Economics, AP Macroeconomics, or AP Microeconomics; AP Psychology

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TOPS Core Curriculum

For Graduates of 2018 and thereafter

FOREIGN LANGUAGE = 2 UNITS	COURSES
<div style="display: flex; align-items: center;"> <div style="width: 20px; height: 20px; background-color: #4f81bd; margin-right: 5px;"></div> <div> 1 Unit from the following: </div> </div>	Foreign Language, both units in the same language, which may include the following: AP Chinese Language and Culture, AP French Language and Culture, AP German Language and Culture, AP Italian Language and Culture, AP Japanese Language and Culture, AP Latin, AP Spanish Language and Culture, IB French IV, IB French V, IB Spanish IV, and IB Spanish V; Mandarin Chinese I, II, III, IV Hindi I, II, III, IV Portuguese I, II, III, IV Vietnamese I, II, III, IV

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TOPS Core Curriculum

For Graduates of 2018 and thereafter

ART = 1 UNIT	COURSES
<div style="display: flex; align-items: center;"> <div style="width: 20px; height: 20px; background-color: #4f81bd; margin-right: 5px;"></div> <div> 1 Unit from the following: </div> </div>	Performance course in Music, Dance or Theatre; Fine Arts Survey; Art I, II, III, and IV; Talented Art I, II, III, and IV; Talented Music I, II, III and IV; Talented Theater Arts I, II, III, and IV; Speech III and Speech IV (one unit combined); AP Art History; AP Studio Art: 2-D Design; AP Studio Art: 3-D Design; AP Studio Art: Drawing; AP Music Theory; IB Film Study I; IB Film Study II; IB Music I; IB Music II; IB Art Design III; IB Art Design IV; IB Theatre I or Drafting; Digital Image and Motion Graphics; Digital Storytelling; Engineering Design and Development; Sound Design


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TOPS Core Curriculum

- GIFTED COURSES:** Any core curriculum course that is taken by a student who has been identified as gifted pursuant to State Board of Elementary and Secondary Education (BESE) policy and that is taken in fulfillment of the student's Individualized Education Plan shall be considered a "Gifted Course" and shall fulfill the core curriculum.

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TOPS Core Curriculum GPA

- Beginning with students graduating in the 2017-2018 school year and thereafter, the calculation of the TOPS Core Curriculum grade point average (GPA) will use a five- (5.00) point scale for grades earned in certain designated Advanced Placement (AP) courses; International Baccalaureate (IB) courses; Gifted courses; Dual Enrollment courses, Honors courses and Articulated courses offered for college credit by the Louisiana School for the Math, Science and the Arts used to complete the TOPS Core Curriculum.
- The courses currently designated to be calculated on the 5.00 point scale can be viewed at <https://www.osfa.la.gov/5scale>.

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TOPS Core Curriculum GPA

- For the designated courses, five quality points will be assigned to a letter grade of "A", four quality points will be assigned to a letter grade of "B", three quality points will be assigned to a letter grade of "C", two quality points will be assigned to a letter grade of "D", and zero quality points will be assigned to a letter grade of "F". Note that students earning credit in courses graded on the five (5.00) point scale may earn a grade point average on the TOPS Core Curriculum that exceeds 4.00.

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TOPS Core Curriculum GPA

- The cumulative grade point average (GPA) for a TOPS award will be calculated using only those grades achieved in the core curriculum courses
 - If a student has completed more than 19 credits for courses that are included in the core curriculum, the GPA will be calculated by using the course in each core curriculum category for which the student received the highest grade
 - If a student is substituting two units for a one unit category, the grades from the two units will be averaged together and substituted as one unit
 - "P" grades are not included in the TOPS Core GPA calculation
 - GPA cannot be rounded up

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TOPS Core Curriculum GPA Requirements: 2021 and thereafter

- Beginning with the graduating class of 2021, the TOPS Core GPA for a Performance Award increases from a 3.00 to 3.25 and Honors Award from a 3.00 to 3.50.

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ACT

- Highest composite score will be considered
 - TOPS does not consider the Essay portion of the ACT in calculating the composite score needed to qualify
- ACT Registration
 - TOPS Code 1595**
 - Date of Birth

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ACT

- ACT Deadlines for 2019 Graduates
 - Without penalty: April 13, 2019
 - Loss of one semester eligibility: June 1, 2019
 - Special tests may be taken prior to July 1
 - A June ACT score **cannot** be used to upgrade an Opportunity award to an Honors or Performance award
 - A June ACT score **can** be used to upgrade a Tech Award to an Opportunity Award with a one semester or two quarter penalty
 - Students who fail to achieve a qualifying ACT score by July 1 of the graduating year shall not be considered for an award

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SAT

- An equivalent SAT score may be substituted for the ACT score
 - TOPS does not consider the Essay portion of the SAT in calculating the composite score needed to qualify
- SAT Registration
 - **Scholarship Code 9019**
- SAT Test Deadlines
 - Without Penalty: March 9, 2019
 - Loss of 1 semester eligibility: May 4, 2019 and June 1, 2019

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ACT/SAT

- If it is determined that the applicant was prevented from taking the test prior to July 1 of the graduation year due to circumstances beyond the immediate control of the student and attributable to test administration, a score obtained prior to September 30 of the graduation year may be considered.

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Opportunity Award: Eligibility Requirements

- 2.50 minimum TOPS Core Curriculum GPA
- ACT score equal to the prior year's state average, but never less than 20
 - ACT Score for 2019 graduates will be released in October 2018
- Completion of the TOPS Core Curriculum
- TOPS general eligibility requirements

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Opportunity Award Benefits

- Provides a TOPS Award Amount or a portion of a TOPS Award Amount based on funds appropriated at a Louisiana public institution.
 - Or an weighted average award amount at a LAICU private institution (contingent upon appropriations)
 - See TOPS Award Amount chart:
http://www.osfa.la.gov/MainSitePDFs/TOPS_Payment_Amounts.pdf
 - TOPS does not cover any fees (Examples of fees may or may not include: academic excellence fees, energy surcharges, technology fees, books, room & board, parking fees, lab fees)
 - A TOPS award may be combined with other forms of financial aid up to the "Cost of Attendance" for the institution

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TOPS Eligible Institutions: Public

- Louisiana State University System
 - Louisiana State University – Alexandria
 - Louisiana State University – Baton Rouge
 - Louisiana State University – Eunice
 - Louisiana State University – Shreveport
 - LSU Health Sciences Center – New Orleans
 - LSU Health Sciences Center – Shreveport
- Southern University System
 - Southern University – Baton Rouge
 - Southern University – New Orleans
 - Southern University – Shreveport

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TOPS Eligible Institutions: Public

- University of Louisiana System
 - Grambling State University
 - Louisiana Tech University
 - McNeese State University
 - Nicholls State University
 - Northwestern State University
 - Southeastern Louisiana University
 - University of Louisiana – Lafayette
 - University of Louisiana – Monroe
 - University of New Orleans

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TOPS Eligible Institutions: Public

- Louisiana Community and Technical College System
 - Louisiana Technical College – all campuses
 - Baton Rouge Community College
 - Bossier Parish Community College
 - Delgado Community College
 - L.E. Fletcher Technical Community College
 - Louisiana Delta Community College
 - Nunez Community College
 - River Parishes Community College
 - South Louisiana Community College
 - SOWELA Technical Community College

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TOPS Eligible Institutions: Private

- Louisiana Association of Independent Colleges and Universities (LAICU)
 - Centenary College
 - Dillard University
 - Franciscan Missionaries of Our Lady University (Formerly Our Lady of the Lake College)
 - Louisiana College
 - Loyola University New Orleans
 - New Orleans Baptist Theological Seminary
 - Our Lady of Holy Cross College
 - St. Joseph Seminary College
 - Tulane University
 - Xavier University

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TOPS Eligible Institutions: Out-of-State

- Deaf or hard of hearing recipients of the Opportunity, Performance or Honors awards may use the award at a non-public, out-of-state college or university which primarily serves deaf or hard of hearing students
- TOPS may **not** be used out-of-state under any other circumstances

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Opportunity Award Benefits

- May be used to pursue:
 - Academic undergraduate degree
 - Vocational or technical certificate
 - Non-academic degree
- Students who use their Opportunity Award to pursue a technical program will receive the same benefits and be held to the same retention requirements as a TOPS Tech Award recipient
 - The award may be used at eligible Louisiana cosmetology and proprietary schools
 - See TOPS Tech Award presentation

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Opportunity Award Benefits

- May be received for a maximum of eight semesters or 12 quarters
- Not available for summer terms except for students enrolled in a Qualified Summer Session and contingent upon sufficient appropriation

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Opportunity Award Benefits

- Any recipient who successfully completes a Bachelor's degree in less than 8 semesters or 12 quarters of award benefits, may receive any remaining terms of eligibility for graduate study
 - The TOPS Award Payment for TOPS eligible students enrolled in a graduate/professional program is limited to the full tuition charged by a school for enrollment in the respective graduate program OR the maximum TOPS Award amount charged for undergraduate full-time enrollment at the highest cost public institution (LSU-HSC-NO), whichever is less
 - Performance and Honors award recipients will receive their stipends

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Performance Award

- **Eligibility Requirements**
 - 3.00 minimum TOPS Core Curriculum GPA
 - ACT score of 23
 - SAT score of 1130
 - Completion of the TOPS Core Curriculum
 - TOPS general eligibility requirements
- **Award Benefits**
 - Provides the same benefits as the Opportunity Award, plus
 - \$400 annual stipend (contingent upon appropriation)

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Honors Award

- **Eligibility Requirements**
 - 3.00 minimum TOPS Core Curriculum GPA
 - ACT score of 27
 - SAT score of 1260
 - Completion of the TOPS Core Curriculum
 - TOPS general eligibility requirements
- **Award Benefits**
 - Provides the same benefits as the Opportunity Award, plus
 - \$800 annual stipend (contingent upon appropriation)

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TOPS Tech Award

Eligibility Requirements

- 2.50 minimum TOPS or TOPS Tech Core Curriculum GPA
- Minimum ACT score of 17
 - SAT score of 900
 - **WorkKeys Silver Level Score**
- Completion of one of two TOPS Core Curricula
 - Opportunity, Performance or Honors Award curriculum
 - TOPS Tech Jumpstart Core Curriculum

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TOPS Tech Award Benefits

- May be used to pursue
 - associate's degree or other shorter-term training and education programs, including skill, occupational, vocational, technical, certificate, and academic, that the Workforce Investment Council (WIC) and the Board of Regents (BOR) determine are aligned to state workforce priorities.
- May receive for two years
- Summer terms are covered for students attending a technical program (funding contingent upon appropriations). Summer attendance is not required.

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TOPS Tech Award Benefits: Eligible Institutions

- All Louisiana Community and Technical College System Institutions
- All Louisiana public and LAICU colleges and universities that offer certain academic, skill, occupational, or technical training
- Any Cosmetology school in Louisiana which has a current certificate of registration issued by the State Board of Cosmetology
- Any accredited proprietary school which has a valid license issued by the Louisiana Board of Regents

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TOPS Tech Award Benefits: Award Amounts (Funding is Contingent Upon Appropriations)

- Public 2-year Institution
 - Provides a TOPS Tech Award Amount or a portion of a TOPS Tech Award Amount based on funds appropriated at a Louisiana public institution.
- Public 4-year Institutions
 - Institution does not offer an academic undergraduate degree at the Bachelors level – amount is equal to the TOPS Award Amount (TOPS Opportunity, Performance and Honors Award)
 - Institution does offer an academic undergraduate degree at the Bachelors level – amount is equal to the TOPS Tech Average Award Amount
- LAICU 4-year Institutions, Cosmetology or Proprietary School
 - The award will be an amount equal to the TOPS Tech Average Award Amount

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Disabled Students & Exceptional Children

- A core curriculum course may be waived for a disabled student or exceptional child if documentation is provided that the reason the student failed to successfully complete the course was due solely to the student's disability or exceptionality
- There is no exception to the GPA or ACT/SAT requirements
 - ACT or SAT Special Testing for Students with Disabilities is available
- Affected students should contact LOSFA for details

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TOPS Application

- There are two methods for applying for a TOPS Scholarship
 - FAFSA (Free Application for Federal Student Aid) – www.fafsa.gov
 - Federal Student Aid App available on Mobile Devices
 - Must be completed if the student is eligible for federal grant aid (Pell Grant)
 - Must be completed if the student is seeking any other form of financial aid
 - The only application needed for TOPS
- OR
- TOPS Online Application – www.osfa.la.gov
 - May only be completed by students who can certify that they do not qualify for federal grant aid
 - Do not complete if you have completed the FAFSA

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FAFSA


- LOSFA recommends that students/parents complete the FAFSA on the federal processor's website* at www.fafsa.gov.
 - We do not recommend the use of any sites which charge to use their services or which claim that they can assist you to get more funding, for a price. We caution you to carefully read any terms of service provided for these services/websites.

***Available on Mobile devices using the Federal Student Aid Application**

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Application Deadlines for 2019 Graduates


Initial Application Receipt Date	Receives TOPS funding for:
Oct. 1, 2018 – July 1, 2020	8 semesters (12 quarters) Beginning Academic Year 2019-2020
July 2, 2020 – Aug. 29, 2020	7 semesters (10 quarters) Beginning Fall 2020
Aug. 30, 2020 – Oct. 29, 2020	6 semesters (9 quarters) Beginning Fall 2020
Initial Applications Received After October 29, 2020	Ineligible for TOPS

Students who attend the 2019-2020 academic year who apply for TOPS between July 2, 2020 and October 29, 2020 must also have met the TOPS retention requirements to be eligible for TOPS funding at the beginning in the Fall 2020 semester

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Federal Student Aid ID

- The Federal Student Aid (FSA) ID is a username and password combination needed to complete the FAFSA
- The student and the parent **both** need a unique FSA ID. Each FSA ID user must have a unique e-mail address.
- The FSA ID is used to sign legally binding documents electronically
- Apply for an FSA ID at www.studentaid.gov
 - Must be at least 13 years of age to apply for a FSA ID
- Ensure your name and date of birth are correct with the Social Security Administration before obtaining a FSA ID. Details on how to correct this information can be found at www.ssa.gov

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TOPS Processing Cycle

- Students apply for TOPS
 - FAFSA data is electronically sent to LOSFA by the U.S. Department of Education
 - TOPS Online Applications are entered directly on the LOSFA Website
- LOSFA downloads ACT scores for students who have included the ACT code 1595 on their ACT Registration or LOSFA receives SAT scores for students who have included the SAT code of 9019 on their SAT Registration

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TOPS Processing Cycle

- Transcript data is submitted by public school boards and non-public high schools to the Louisiana Department of Education (LDE) through the Student Transcript System (STS) after graduation
 - Senior data must be received by LDE by June 15
 - STS calculates the TOPS Core GPA and determines if the TOPS Core Curriculum has been met
- LOSFA downloads transcript data each Tuesday

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TOPS Processing Cycle

- Processing cannot begin until we can match your FAFSA data, STS data and ACT data
- LOSFA runs the TOPS Eligibility Program each Monday and Thursday night

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TOPS Processing Cycle

- TOPS award notifications are e-mailed each Friday
 - Award notifications are e-mailed to the e-mail address the student has in the Student Hub at www.osfa.la.gov.
 - If the student has not registered for an account on the Student Hub, then the notification will be sent to the email address used on the FAFSA.
 - The award letter includes the student's **Rights and Responsibilities**
 - Students can check their status on the Student Hub
 - Students who have not received notification of their TOPS award eligibility by mid-July should contact LOSFA

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TOPS Processing Cycle

- A Master Roster of TOPS eligible students is available for La. institutions to download from LOSFA each Monday
- Institutions electronically bill LOSFA for the TOPS Awards of eligible students who are enrolled full-time thru the fifteenth class day of the semester or ninth day of the quarter

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Award Acceptance

- Must enter an eligible institution as a full-time student by the fall semester following the first anniversary of high school graduation

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Award Acceptance Returning Out-of-State Students

- Any TOPS eligible student who enrolls in an out of state institution may return to Louisiana and accept their TOPS award
- All Returning Out-of-State Students must meet the following:
 - Must have met all TOPS continuation requirements that would have applied had the student been enrolled in an eligible in-state institution
 - Must apply for award reinstatement by July 1 following the academic year in which the student returns to Louisiana
 - Student awards will be retroactively paid for semesters attended in Louisiana if approved, provided they meet all continuation requirements.
 - TOPS eligibility will be reduced by the number of semesters attended out of state

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Award Acceptance


Military Service

- A TOPS eligible student who joins the Armed Forces on active duty within one year of high school graduation must enter an eligible institution by the semester immediately following the one year anniversary of separation from active duty.
 - Must have received an honorable discharge or a general discharge under honorable conditions
 - Must apply within one year of separation from active duty

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National Guard TOPS Recipients

- TOPS recipients serving in the Louisiana National Guard shall receive:
 - The National Guard tuition exemption in lieu of the TOPS tuition amount
 - **\$300 per semester for books and supplies**
 - Plus TOPS stipend
 - Performance Award: **\$400 per semester**
 - Honors Award: **\$800 per semester**

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TOPS Retention Requirements

- Should apply annually by July 1st by completing the Renewal FAFSA
- Must be continuously enrolled on a full-time basis during the academic year
 - A student is considered full-time for the semester if they are carrying full-time hours thru the 15th class day of the semester or 9th day of the quarter

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TOPS Retention Requirements: Credit Hours

- Must earn 24 credit hours each academic year
 - Failure to earn 24 hours will result in permanent award cancellation
 - Hours earned in advanced placement may not be used
 - Hours earned during any intersession held between the beginning of the fall semester and the beginning of the following fall semester can be used
 - Hours earned in required remedial courses may be used
 - “Earned Hours” are hours successfully completed with a passing grade

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TOPS Retention Requirements: Academic Year (College)

- All intersessions and summer sessions are included.
(Applies only to TOPS Opportunity, Performance and Honors Award recipients).

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TOPS Retention Requirements: TOPS and Summer Sessions

- The TOPS Opportunity, Performance and Honors Awards will not pay for college Summer school except when:
 - You have earned at least 60 hours of college credit.
 - The summer session is required in your degree program for graduation and you enrolled for at least the minimum number of hours required for the degree program.
 - You can complete your program's graduation requirements in the summer session.

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TOPS Retention Requirements: TOPS and Summer Sessions


- The course(s) taken during the summer session is required for graduation in the program in which you are enrolled and is only offered during the summer session.
- The summer session is conducted for a nonacademic program in which you are enrolled.

Students who do not meet the above criteria may always attend a summer session at their own expense.


An award made for summer school expends one semester or term of TOPS eligibility.

Funding is contingent upon appropriation.

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TOPS Retention Requirements: Credit Hours

- Exceptions to the continuous enrollment or 24 hour requirement may be granted by LOSFA for reasons beyond the student's control
 - Paternity (Maternity)
 - Physical Rehabilitation Program
 - Substance Abuse Rehabilitation Program
 - Temporary Disability
 - Permanent Disability
 - Exceptional Educational Opportunity
 - Religious Commitment
 - Death of an Immediate Family Member
 - Military Service
 - Transfer to a Selective Enrollment Program
 - Exceptional Circumstances
 - Must request within 6 months of award cancellation

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TOPS Retention Requirements: GPA

- At the end of each academic year, the following cumulative college GPA must be maintained:
 - Opportunity Award
 - 2.30 (24-47 hours)
 - 2.50 (48+ hours)
 - Opportunity award recipients who fail to maintain the retention GPA will be suspended

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TOPS Retention Requirements:


GPA

- Performance and Honors Awards: 3.00
 - Performance or Honors award recipients who fail to maintain a 3.00 cumulative GPA will revert to the Opportunity award (Students will be funded only if they meet the Opportunity Award retention requirements)
 - Once the recipient reverts to the Opportunity award, the Performance or Honors award may not be reinstated

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TOPS Retention Requirements:


Steady Academic Progress

- “Steady Academic Progress” is defined as a 2.00 cumulative GPA
- Steady Academic Progress must be maintained at the end of any semester or quarter
- Failure to maintain Steady Academic Progress will result in award suspension

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TOPS Retention Requirements:

Award Reinstatement

- Students whose awards are suspended for GPA or Steady Academic Progress may be reinstated upon attainment of the required GPA
- Period of ineligibility may not persist for more than two years

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TOPS Processing Issues

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TOPS Processing Issues

- We must have at least three matching pieces of data available in order to verify and subsequently match the FAFSA, ACT/SAT and high school transcript.
- If there is an error contained on the FAFSA, ACT/SAT or high school transcript, our system will not be able to process the student for TOPS eligibility until the error is corrected.

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TOPS Processing Issues


FAFSA	ACT/SAT/WorkKeys	High School Transcript
Incorrect SSN/name/DOB	Incorrect name or DOB	Incorrect SSN/name/DOB
Incomplete/Not signed*	Scores not received	Incorrect school code
Cannot confirm citizenship		All 0s entered for SSN
Submitted under parent		Consent indicator flag "N"
Drug conviction		Graduation date missing
		Site not certified (public)
		Courses entered incorrectly
		Out-of-state sponsor codes

*AN INCOMPLETE FAFSA MAY BE USED TO SATISFY HIGH SCHOOL GRADUATION REQUIREMENTS; HOWEVER, AN INCOMPLETE FAFSA **CANNOT** BE USED TO DETERMINE A STUDENT'S ELIGIBILITY FOR TOPS.

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PROCESSING ISSUES - FAFSA

- Reasons for the FAFSA being incomplete:
 - Missing parent/student signature
 - Can't confirm citizenship status
 - First/Last name incorrect
 - Can't verify SSN with Social Security Administration
 - If the SSN is incorrect a new FAFSA must be submitted

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PROCESSING ISSUES – ACT

- We **cannot** accept e-mailed or faxed copies of ACT scores. All scores must be received directly from ACT using our code 1595.
 - Our agreement with ACT does not include ACT scores taken in the 9th and/or 10th grade
- *Graduating seniors CANNOT use the July ACT to qualify for TOPS***

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PROCESSING ISSUES – ACT

- Graduating seniors that earn a qualifying ACT score in June can expect a delay in their TOPS eligibility being determined
 - 6 to 8 weeks for LOSFA to receive June ACT scores
- ACT scores that contain a different mailing and/or e-mail address from the address provided on the FAFSA cannot be matched to the student's record and will cause delays in processing

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PROCESSING ISSUES – SAT

- We do not have an agreement with SAT and will not automatically receive SAT scores if the student does not use our SAT code 9019
- We **can** accept faxed or e-mailed copies of official SAT score reports

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PROCESSING ISSUES – WORKKEYS

- We do not automatically receive WorkKeys scores
 - Must be submitted by the student or the school
 - Cannot accept WorkKeys NCR Certificate
 - Must have the WorkKeys Skill Report OR the WorkKeys Test Result form, which can be found on our website under Counselor Corner
 - Date of Birth must be included with all WorkKeys score submissions

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SUBMITTING WORKKEYS SCORES

WorkKeys Test Results


School Name (Last, First, Middle)	State	Test Date	Test Score	WorkKeys Certificate

Verify the above information is correct and that I will retain a copy of the student's WorkKeys scores at the high school for at least five years after the student graduates from high school.


Signature _____ Date _____

To streamline the WorkKeys submission process use this WorkKeys Test Results form when submitting scores for multiple students

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SUBMITTING WORKKEYS SCORES

- Submit scores for graduating seniors early as late submissions will delay TOPS processing for eligibility
- Only submit WorkKeys scores for those students that do not have a qualifying ACT/SAT score
 - Must achieve a passing score of Silver by the ACT April testing date
 - Achieving a passing score with a June testing date will result in a one-semester penalty

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PROCESSING ISSUES – TRANSCRIPTS

- All high school transcript data must come from the Student Transcript System (STS)
 - We CANNOT and will not use faxed and/or e-mailed copies of high school transcripts

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PROCESSING ISSUES – TRANSCRIPTS


- We will not receive STS data for a student if:
 - The site has not been certified (public schools)
 - The graduation date has not been entered
 - The Parental Consent Indicator flag is not "Y"

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		<p align="center">Louisiana Office of Student Financial Assistance (LOSFA) <i>A program of The Board of Regents</i></p>			
		Louisiana Department of Education / Student Transcript System ETSPHS: Core Program Detail Report		Page: 70 Run Date: 09/13/2018	
YOUR OPPORTUNITY PERFORMANCE AND HISTORY		Grade: 12			
School Year(s): 2017 - 2018 Applicant: Alt#:		Journal Content Flag Yes			
State ID Number: Birth Date: Minority: Gender:		Level ID Number: Grade 9 Entry Year: 2015 Graduation Date: Anticipated Graduation Month: 2017 Overall GPA: 3.54 Core Weighted GPA:			
Last Update Date: 5/21/2018 11:28:45 AM					
<p>Not all of the YOUR OPPORTUNITY PERFORMANCE AND HISTORY curriculum requirements have been met. 14 categories are required for YOUR OPPORTUNITY PERFORMANCE AND HISTORY. A category is marked as met if you have completed the requirements for your OPPORTUNITY PERFORMANCE AND HISTORY. Core GPA - Inductive Grade Point(s) / Credit(s) Total Allowed = 32.00 / 5.00 = 6.40</p>					



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Louisiana Department of Education / Student Transcript System

STPOPS: CDS PROGRAMS Detail Report

TOES OPPORTUNITY PERFORMANCE AND MUNDOS

Page: 10

Run Date: 09/13/2018

Student Overview: 0117 - 2018

Gender: _____

SSN: _____

State ID Number: _____

Birth Date: _____

StudentID: _____

Number: _____

Last Update Date: 8/9/2018 8:48:47 AM

Parental Consent Flag: Yes

Local ID Number: _____

Grade 9 Birth Year: 2018

Graduation Date: 06/11/2019

Anticipated Evaluation Month: 01/11


Site Certified: No

TOES OPPORTUNITY PERFORMANCE AND MUNDOS CURRICULUM REQUIREMENTS HAVE BEEN MET


16 categories are required for TOES OPPORTUNITY PERFORMANCE AND MUNDOS

6 categories needed to meet requirements for TOES OPPORTUNITY PERFORMANCE AND MUNDOS

TOES CDS - Relative Grade Weight / Credits Still Allowed = 46.00 / 19.00 = 2.47




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PROCESSING ISSUES – TRANSCRIPTS

- Once we have accessed transcript data from STS there are still issues that may prevent us from loading that data to the student's record
 - Misspelled or incorrect name
 - Incorrect date of birth
 - Incorrect SSN (encrypted but can still cause issues)
 - Incorrect LASECID
 - Incorrect sponsor/site code

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Students without an SSN

- Numbers issued by the SSA for identification and work purposes can be entered into STS
- Numbers up to 899-99-9999 can be entered
 - A temporary state identification number would need to be generated if the number given by the SSA is above 899-99-999

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Students without an SSN

- Temporary state identification numbers can be generated using the following manual assignment method:
 - 99 + Sponsor Code + sequential number
 - For example: if the Sponsor Code is 785 and this is the first temporary state ID being created it would be 997850001
 - The next student they had to create a temporary state ID for would be 997850002, etc
 - If a student has already received one of these temporary ID numbers from another school they should continue to use that one

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PROCESSING ISSUES – TRANSCRIPTS

- The TOPS Core GPA used to determine TOPS eligibility is calculated by STS
 - OPH uses the GPA from TC: TOPS Core
 - TOPS Tech uses the GPA from TJ: TOPS Jumpstart

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PROCESSING ISSUES – TRANSCRIPTS

- TU: TOPS University Diploma contains the core GPA for graduation and it is NOT the same as the TC: TOPS Core, which does not include 2 units of PE
 - The Core GPA from the TU: TOPS University Diploma Curricula in STS should **NEVER** be used when determining whether or not a student meets the TOPS Core Curriculum GPA requirement

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GRADUATION RECOGNITION

Please do not tell students at graduation that they have earned a TOPS Award. Doing so gives the student and parents a false sense of security, thus they don't discover that there is a problem that will take time to correct until fee bill deadlines are upon them.

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GRADUATION RECOGNITION


The following is from the TOPS Q&A on the LOSFA website:

- **Q-151. As a high school guidance counselor, what terminology should I use to recognize a potential TOPS recipient at graduation?**
- **A. It is inappropriate for the high school to state that a student is eligible for or has been awarded TOPS.** The high school electronically forwards the student's academic transcript through the Local Education Agency via the Student Transcript System (STS) to the Louisiana Department of Education, which will determine each student's compliance with the TOPS core curriculum requirements and compute the student's highest TOPS Cumulative High School Grade Point Average. LOSFA will determine the student's eligibility after graduation. Eligibility is also based on official ACT/SAT scores, timely receipt of application, compliance with the requirement to apply for federal grant aid and information relating to the student's citizenship, residency and criminal record.

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Providing Certification Letters for Home Study Students


If a home study student ever attended a Louisiana public or nonpublic high school, the student must provide a letter of good standing from that school stating the dates of attendance and that the student was in good standing at the time he or she left

- Good standing as defined by the school's policy
- Must be on the school's letterhead and signed by the principal, headmaster, or appropriate personnel

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Providing Certification Letters for Home Study Students

- This is not a new requirement (R.S. 17.5029)
 - LOSFA now receives the data directly instead of getting it from LDOE
- Certification letters be faxed or e-mailed
 - SGIE@la.gov
 - (225) 208-1496 (fax)

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(SCHOOL LETTERHEAD)

LOSFA
S/G Division
P.O. Box 91202
Baton Rouge, LA 70821-9201

Attention: Home Study Administrator

(Student Name) was a student at (school name) during the (school term). (Student Name) withdrew on (date withdrew) as a student in good standing. He/She and his/her parents felt it was in his/her best interest to finish his/her high school career in another program.

Sincerely,

Principal, headmaster, or
Appropriate personnel

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LASECID

Louisiana Department of Education / Student Transcripts System
STTS04: COW Progress Detail Report

Page: 10
Run Date: 09/12/2018

YOUR OPPORTUNITY PERFORMANCE AND RISK

Student: [REDACTED] Grade: 12

State ID Number: 1234567890 Social ID Number: [REDACTED]

Birth Date: [REDACTED] Grade 9 Entry Year: 2014

Anticipated Graduation Year: 2017 Overall GPA: 3.50

Parental Consent Flag: **Yes**

Gender: Male

Last Update Date: 9/5/2018

Site Certified: No

- LASECID is the same as the State ID Number in STS
- Students can use their LASECID to register for a Student Hub account
 - Parental Consent Indicator Flag must say “Yes”
 - Nonpublic school students will have a 9 digit LASECID

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Student Hub Demo

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Counselor Corner

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