

Louisiana Office of Student Financial Assistance

LOSFA Outreach Activities





Welcome! LOSFA Professional School Counselor Workshop 2013

www.osfa.la.gov

Professional School Counselor Workshop 2013

LOSFA Administered Programs

TOPS

START Saving Program

TOPS Tech Early Start Program

Chafee Educational Training Voucher (ETV) Program

Go Grant

Rockefeller State Wildlife Scholarship
John R Justice Student Loan

John R Justice Student Loar Repayment Program

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LOSFA Social Media Sites

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http://www.facebook.com/LOSFA



http://www.twitter.com/LOSFA



http://www.youtube.com/ LOSFA1000

Federal Student Aid Update

The Impact of Sequestration on Federal Student Aid Programs

- On August 2, 2011, Congress passed the Budget Control Act of 2011, which put into place automatic federal budget cuts, known as a "sequester," to take effect if Congress failed to enact legislation to reduce the federal deficit by March 1, 2013.
- Because Congress did not act, these budget cuts are now in effect and they have had an impact on certain federal student aid programs.

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Professional School Counselor Workshop 2013

Federal Student Aid Update

The Impact of Sequestration on Federal Student Aid Programs

Pell Grant Program

- The law specifically exempts the Pell Grant Program from the effects of the sequester.
- Therefore, the maximum Pell Grant award for the 2013-14 award year remains at \$5,645.

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Professional School Counselor Workshop 2013

Federal Student Aid Update

The Impact of Sequestration on Federal Student Aid Programs

Direct Loan Program

- While this law does not otherwise change the amount or terms or conditions of Direct Loans, it does raise the loan fee paid by borrowers for Direct Loans Disbursed after March 1, 2013.
- For a Direct Subsidized or Direct Unsubsidized Loan, the loan fee will increase from 1.0 percent of the principal amount of a loan to 1.051 percent, For example, the fee on a loan for \$5,500 will be increased by \$2.80 from \$55.00 to \$57.80.

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Federal Student Aid Update

The Impact of Sequestration on Federal Student Aid Programs

Direct Loan Program

- For Direct PLUS Loans for both parent and graduate student borrowers, the loan fee will increase from 4.0 percent to 4.204 percent. For example, the fee on a \$10,000 *Direct PLUS Loan* will be increased by \$20.40 from \$400.00 to \$420.40.
- The Department of Education will be notifying borrowers individually of these fee increases and providing them with additional information.

Federal Student Aid Update

The Impact of Sequestration on Federal Student Aid Programs

Iraq and Afghanistan Service Grants

• The Iraq and Afghanistan Service Grant is provided to certain students whose 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. Award amounts for any Iraq and Afghanistan Service Grant that is first disbursed after March 1, 2013 must be reduced by 10.0 percent from the award amount for which a recipient would otherwise have been entitled. For example, the 2012-2013 maximum award of \$5,550 is reduced by \$555.00, resulting in a maximum award amount of \$4,995.00, and the 2013-14 maximum award of \$5,645 is reduced by \$564.50, resulting in a maximum award of \$5,080.50.

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Federal Student Aid Update

The Impact of Sequestration on Federal Student Aid Programs

Teacher Education Assistance for College and Higher Education (TEACH) Grants

- The TEACH Grant program provides grants to students who are completing, or plan to complete, coursework needed to begin a career in teaching and agree to teach, for at least four complete academic years, in a high-need field at an elementary school, secondary school, or educational service agency that serves students from low-income families.
- Award amounts for any TEACH Grants that is first disbursed after March 1, 2013 must be reduced by 6.0 percent from the award amount for which a recipient would otherwise have been eligible. For example, the maximum award of \$4,000 is reduced by \$240, resulting in a maximum award amount of \$3,760.

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LOSFA: College Access and Outreach

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Professional School Counselor Workshop 2013

Program Presentations

- All LOSFA presentations can be personalized to fit the needs of a specific audience
- TOPS
- FAFSA
- What is Financial Aid? An overview of financial aid
 - State Aid Programs including TOPS
 - FAFSA
 - Federal Aid (Grant & Loan Programs)
 - Institutional Aid
 - · Private Aid

Program Presentations

- College Knowledge
- FLY: Financial Literacy for You
- FLY Tour 2014
- START Saving Program

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On-line Publications

- LOSFA Loop Online Newsletter
- TOPS Brochure (Opportunity, Performance & Honors Awards)
- TOPS Tech Brochure
- Don't Blow Your TOPS Flyer
- Don't Blow Your TOPS Renewal Flyer
- Surfing the Web Flyer
- Surfing the Web for TOPS Tech Flyer
- TOPS Core Curriculum Fact Sheet

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On-Line Publications

- TOPS Core Curriculum for Graduates of 2014 and thereafter Fact Sheet
- TOPS Tech Core Curriculum
- TOPS Core Curriculum for Graduates of 2018 and thereafter
- LOSFA Social Media Sites Flyer
- STARTing Line Online Newsletter

Printed Publications

- START Brochure
- START Depositor's Agreement Packets

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Professional School Counselor Workshop 2013

How Do I Schedule A Presentation?

- Call or e-mail Jerri Mack
 - jerri.mack@la.gov
 - (800) 259-5626
 - (225) 219-1012
- LOSFA Representatives are available for day, night and weekend presentations
- · Request your date as early as possible
- Please plan for adequate time for the presentation
- Scheduling an event with LACRAO does not include LOSFA. Feel free to invite LOSFA to your LACRAO event.

PowerPoint Presentations

- You may request copies of LOSFA PowerPoint presentations to use at your school
- E-mail Jerri Mack
 jerri.mack@la.gov

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STS Training

• Times and Dates To Be Determined



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Professional School Counselor Workshop 2013

Financial Aid Call In Night

- Monday, February 10, 2014
- Public Information Representatives will be available from 6 p.m. – 9 p.m.
- (800) 259-5626 or (225) 219-1012
- Facebook Chat



Why do I need a Trailblazer?

- Trailblazers receive the first program updates after the legislative session
- Trailblazers can assist counselors with informing students on TOPS requirements
- Trailblazers can serve as Peer Counselors on financial aid
- Trailblazers are trained on all types and sources of financial aid

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What makes a good Trailblazer?

- Leadership skills
- Communication skills
- Outgoing personality
- Service oriented

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Earn a Trailblazer Letter of Achievement/ Recommendation

- Complete a series of twelve tasks
- Have your Counselor certify that you have done so
- Receive your letter of Achievement/Recognition in early 2014

Professional School Counselor Workshop 2013

Earn a Trailblazer Letter of Achievement/ Recommendation

July 2013

- "Like" the LOSFA Facebook page
- "Join" the LOSFA Trailblazers Facebook group page
- Sign up as a College Goal Sunday Volunteer

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Earn a Trailblazer Letter of Achievement/ Recommendation

- August 2013
 Meet with your Counselor upon return to school in August and share your Trailblazer manual and other information learned at the camp.
- Work with your Counselor to develop and execute a plan to get all students at your high school to activate their Louisiana Connect accounts.
- Work with your Counselor to develop and execute a plan to encourage parents of your fellow students to activate their Louisiana Connect accounts.

Counselor Workshop 2013 Professional School

Earn a Trailblazer Letter of Achievement/ Recommendation

- September 2013
 Write a short essay on what you learned at Trailblazer Camp and have your Counselor Email it to LOSFA (<u>custserv@la.gov</u>).
- Invite all your Facebook friends to "like" LOSFA on Facebook by sharing our direct Facebook link in a message.
- Make sure that your school Web site has links to LOSFA's Web site and to the Louisiana Connect portal.

Counselor Workshop 2013 Professional School

Earn a Trailblazer Letter of Achievement/ Recommendation

October 2013

• Work with your Counselor to schedule a College Day/Career Night/LOSFA presentation event at your school.

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Earn a Trailblazer Letter of Achievement/ Recommendation

November 2013

- Recommend to your Counselor a current Junior at your school to be a 2014-2015 Trailblazer.
- Write a short essay detailing the activities you initiated, organized and/or executed to increase knowledge of financial aid opportunities at your school and have your Counselor Email it to LOSFA (custserv@la.gov). The final deadline for receipt is November 30.



Earn a Trailblazer Letter of Achievement/ Recommendation

February 16, 2014

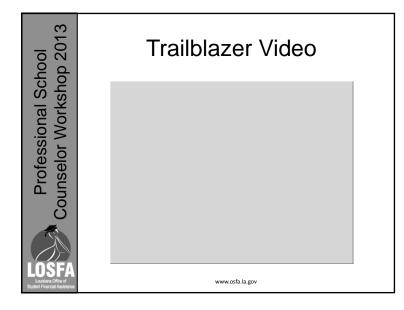
- Attend College Goal Sunday at the location for which you volunteered
- Assist the LOSFA representative and the Site Coordinator as needed
- (This activity represents final completion of the task you received credit for when you volunteered during Trailblazer Camp last July. Fulfillment of this task will be on the honor system as we want to get your letters of Achievement/Recognition to you by mid-December so that you can include them in college admissions application packages.)



Trailblazers 2014

July 13 -15 , 2014 Northwestern State University Natchitoches

July 20 - 22, 2014
Nicholls State University
Thibodaux





Louisiana Office of Student Financial Assistance

Free Application for Federal Student Aid (FAFSA)



Louisiana's First Choice for College Access

Free Application for Federal Student Aid (FAFSA)

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FAFSA



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FAFSA

- The Free Application for Federal Student Aid (FAFSA) is the application for both federal and state aid programs
 - Be sure to fill out the FAFSA even if you don't think you'll qualify for need based aid
- The FAFSA is the only application needed for the TOPS scholarship
- You should never be asked to pay to fill out the FAFSA. It is a **FREE** application.

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FAFSA

- The only financial aid directly determined from the FAFSA data is eligibility for the federal Pell Grant
- The primary purpose of the FAFSA is to establish the student's Expected Family Contribution (EFC)
 - The EFC is used by the institution, in a process called packaging, to determine your eligibility for campus based aid programs including FSEOG, Federal Work Study, Perkins Loans and Direct Loans. It is also used to determine GO Grant eligibility.

FAFSA Filing Methods

- FAFSA On the Web: www.fafsa.gov
 - Faster processing
 - "Skip logic" –students are only asked questions which apply to them
 - Immediate EFC estimate
 - Online receipt verification
 - Live online help
- Paper Application
 - Available by calling the Federal Student Aid Information Center at 800-433-3243 or downloading from www.fafsa.gov

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Get a Pin

- Apply at www.pin.ed.gov
- The PIN allows you to sign the FAFSA electronically
 - For dependent students, both you and a parent must have a PIN
 - Parents may use the same PIN for all of their children
- The PIN allows you to make corrections to the FAFSA online

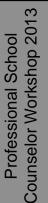
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FAFSA: Student Information

- Social Security Number
- · State of Legal Residence
- · Citizenship status
- Interest in Student Loans and Work-Study programs
- Highest grade completed by Parent 1 and Parent 2
- High School completion status
 - High School Diploma
 - GED
 - Home Study
- Name of student's High School

www.osfa.la.gov



FAFSA: Student Finances

 Records the student's income, assets and types of federal benefits received



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FAFSA: Student Status

- This section determines your dependency status
- The EFC of a dependent student is based on both your financial information and your parents' financial information
- The EFC of an independent student is based on your (and your spouse's) financial information

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FAFSA: Student Status

- To be considered an independent student, you must be able to answer yes to one of the following questions:
 - Were you born before January 1, 1991?
 - As of today, are you married?
 - At the beginning of the 2014-2015 school year, will you be working on a masters or doctorate program?
 - Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
 - Are you a veteran of the U.S. Armed Forces?

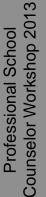
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FAFSA: Student Status

- Do you have children who will receive more than half of their support from you between July 1, 2014 and June 30, 2015?
- Do you have dependents (other than your spouse/child) who will live with you and receive more than half of their support from you now and through June 30, 2015?
- At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a dependent or ward of the court?

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FAFSA: Student Status Special Circumstances

- Are you or were you an emancipated minor as determined by a court in your state of legal residence?
- Are you or were you in legal guardianship as determined by a court in your state of legal residence?
- At any time on or after July 1, 2013, were you determined by certain governmental agencies to be an unaccompanied youth who was homeless?



FAFSA: Parental Information

- · Skip if you are an independent student
- Whose information do you use?
 - Grandparents, foster parents and legal guardians are not considered parents
 - If your parents are divorced or separated, answer the questions about the parent you lived with most during the past 12 months
 - If this parent is remarried as of today, answer the questions about that parent and their spouse
 - If your parents are not married and live together, select "unmarried and both parents live together" and provide information about both

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FAFSA: Parental Information

- If your parent is single or widowed, answer the questions about that parent
 - If your widowed parent is remarried, answer the questions about that parent and their spouse



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FAFSA: Parental Information

- Beginning with the 2014-2015 FAFSA, dependent students will be required to include on the FAFSA income and other information from the student's legal parents (biological or adoptive) regardless of the parents' marital status or gender, if those parents live together.
- This change will ensure that limited taxpayer resources are directed to students with the most need, regardless of the students' parents' marital status or gender, when those parents reside in the same household. It also recognizes the diversity of today's American families.

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FAFSA: Parental Information

- Records parental income, assets, and type of federal benefits received
- Number of household in college
 - Does not include parents
- Parental residency
- · Parents' e-mail address



FAFSA: School Information

- May list up to 10 institutions to receive FAFSA data when filing online
 - Make sure to list a Louisiana school first for TOPS purposes
- Housing plan
- Enrollment status

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Student Aid Report (SAR)

- The SAR provides you with:
 - Expected Family Contribution (EFC)
 - Pell Grant Eligibility
 - Listing of Institutions which will receive your data
 - A financial aid history
 - A listing of your responses to the FAFSA
- Corrections may be made:
 - Online at www.fafsa.gov
 - By phone at (800) 433-3243

www.osfa.la.gov

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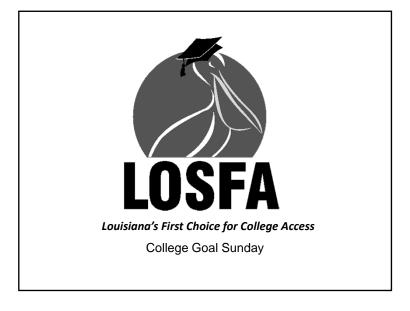
FAFSA: Signatures

- For a dependent student, both the student and parent must sign
- FAFSA on the Web may be signed by:
 - Using a pin number
 - The parent and student must have separate pin numbers
 - Parents may use the same PIN for all of their children
 - Printing the signature page
 - Must mail within 14 days



Louisiana Office of Student Financial Assistance

College Goal Sunday





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Louisiana College Goal Sunday

• College Goal Sunday is a program designed to assist students and families with completing the primary financial aid application, the FAFSA

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Louisiana College Goal Sunday

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

Louisiana College Goal Sunday

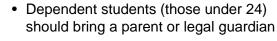
- Louisiana College Goal Sunday is co-sponsored by:
 - Louisiana Association of Financial Aid Administrators (LASFAA)
 - Louisiana Office of Student Financial Assistance (LOSFA)
 - Louisiana GEAR-UP and TRIO programs

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Louisiana College Goal Sunday

 College Goal Sunday is open to all collegebound students regardless of age. Whether a traditional student right out of high school or an adult who is returning or pursuing higher education for the first time, College Goal Sunday will assist all prospective students in the completion of the FAFSA form



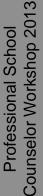
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Louisiana College Goal Sunday

- Students and parents should bring completed IRS 1040 tax forms, W-2 forms and other income and asset information
- Even if taxes have not been completed, students and families can estimate their information and make corrections at a later time

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Louisiana College Goal Sunday

- The College Goal Sunday program needs volunteers from all areas of the community. It is not limited to college administrators. Volunteers can include:
 - High school students (Trailblazers) and administrators
 - High School Counselors
 - College and University administrators
 - Civic groups
 - Federal and State agencies
 - College Access programs
 - Private business





Louisiana College Goal Sunday

- All volunteers will be fully trained
- Each site coordinator will convene a meeting with all volunteers
- Some meetings will be by telephone and others may be in person, especially as the event day approaches

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Louisiana College Goal Sunday

2014 Site Locations to be Announced on November 1, 2013





Louisiana Office of Student Financial Assistance

Technical Education Opportunities and Louisiana Special Programs



Louisiana's First Choice for College Access

Technical Education Opportunities and Other LOSFA Programs

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TOPS Tech Award



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TOPS Tech Award

General Eligibility Requirements

- Must be a U.S. citizen, or a permanent resident who is eligible to apply for citizenship
- Must be a Louisiana resident
 - See TOPS presentation for the definition
- Must have no criminal convictions
 - Excludes misdemeanor traffic violations

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TOPS Tech Award

Eligibility Requirements

- 2.50 minimum TOPS or TOPS Tech Core Curriculum GPA
- ACT score of 17
 - SAT score of 810
 - WorkKeys Silver Certificate
- Completion of one of the three TOPS Tech Core Curricula
 - Opportunity, Performance or Honors Award curriculum
 - TOPS Tech Option 1
 - TOPS Tech Option 2

TOPS Tech Core Curriculum

Units	Courses
3	English I, II, III
1	English IV or Senior Applications in English
1	Algebra I or, Algebra I, Parts 1 & 2 (two units) or, Applied Mathematics I and II (two units)
2	Geometry, Algebra II, Math Essentials, Advanced Mathematics I or II, Financial Mathematics, Applied Mathematics III, Discrete Mathematics, or Probability and Statistics

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TOPS Tech Core Curriculum

Units	Courses
1	Biology
1	Chemistry, Applied Chemistry, or ChemistryCom
1	Earth Science, Environmental Science, Physical Science, Integrated Science, Biology II, Chemistry II, Physics, Physics II, Physics for Technology, or Agriscience I&II (two units)

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TOPS Tech Core Curriculum

Units	Courses
1	American History
1	World History, World Geography, or Western Civilization
1	Civics and Free Enterprise (one unit combined), Civics (one unit), or AP American Government

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TOPS Tech Core Curriculum

Option 1	
Units	Courses
1	Fine Arts Survey or 2 units of performance courses in music, dance or theater or 2 units studio art or 2 units visual art or 1 unit of an elective from among the other subjects listed in the core curriculum
2	Foreign Language, <i>Technical Writing</i> , <i>Speech I</i> , or <i>Speech II</i>
1	Computer Education program approved by BESE

TOPS Tech Core Curriculum

Option 2 - For students enrolled in a Career Major		
Units	Courses	
4	A career major comprised of a sequence of specialty related courses as defined in the career options law	
1	Related or technical course	
1	A basic computer course	

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Career Options

001 - Agriculture, Food, and Natural Resources

002 - Architecture & Construction

003 - Arts, A/V Technology & Communications

004 - Business, Management & Administration

005 - Education & Training

006 - Finance

007 - Government & Public Administration

008 - Health Science

009 - Hospitality & Tourism

010 - Human Services

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011 - Information Technology

012 - Law, Public Safety & Security

013 – Manufacturing

014 - Marketing, Sales & Service

015 - Science, Technology, Engineering & Math

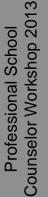
016 - Transportation, Distribution & Logistics

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TOPS Tech Award Benefits

- May be used to pursue
 - vocational or technical education certificate or diploma
 - or non-academic degree in skill or occupational training
- · May receive for two years
- Summer terms are covered for students attending a technical program
 - Summer attendance is not required



TOPS Tech Award Benefits: Eligible Institutions

- All Louisiana public and LAICU colleges and universities offering 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



TOPS Tech Award Benefits: Award Amounts

- Public 2-year Institution
 - The award will pay an amount equal to tuition
- Public or LAICU 4-year Institution
 - The award will be an amount equal to the weighted average of tuition paid at public 2year schools
- Cosmetology or Proprietary School
 - The award will be an amount equal to the weighted average paid for students enrolled in a technical program at a public institution

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TOPS Tech Award

Eligible Programs

- Check with the school you plan to attend to determine the programs offered which qualify for the TOPS Tech Award
 - All programs at the Louisiana Technical College (all campuses) are eligible
- Examples of eligible programs:
 - Medical Assistant
 - Computer Network Technology
 - Pharmacy Technician
 - Fire Science Technology
 - Culinary Arts
 - Office Administration
 - Heating, Ventilation & Air Conditioning

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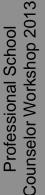
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TOPS Tech Award

Retention Requirements

- Should apply annually by July 1st by completing the Renewal FAFSA
- Must be continuously enrolled on a full-time basis during the TOPS academic year
 - A student is considered full-time for the semester if they are carrying full-time hours through the 14th class day of the semester

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TOPS Tech Award

Retention Requirements - Hours

- Must earn 24 hours of credit each program year
 - Failure to earn 24 hours will result in award cancellation
 - Exceptions to the 24 hour requirement can be granted by LOSFA for reasons beyond the student's control
 - Summer hours are included in the academic year for the TOPS Tech Award



TOPS Tech

Retention Requirements - GPA

- A cumulative GPA of 2.50 is required at the end of each academic year (spring)
- Satisfactory Academic Progress of a 2.00 cumulative GPA at the end of each fall or summer term is required
- Failure to maintain the retention GPA requirement or Steady Academic Progress will result in award suspension
 - Students whose awards are suspended for GPA or Steady Academic Progress may be reinstated upon attainment of the required GPA provided the period of ineligibility does not exceed one year

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Other LOSFA Programs

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Other LOSFA Programs

- TOPS Tech Early Start Program
- Go Grant
- Rockefeller State Wildlife Scholarship
- Chafee Educational Training Voucher (ETV) Program

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TOPS Tech Early Start

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

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TOPS Tech Early Start

Eligibility Requirements

- Have a cumulative high school grade point average of at least 2.00 on a 4.00 scale
- Score at least a 15 on the English and Mathematics subsections of the ACT PLAN Assessment

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TOPS Tech Early Start

Eligibility Requirements

- Be an 11th or 12th grade student in a Louisiana public high school
- Pursue an industry-based occupational or vocational credential in a public college or university that is considered a Top Demand Occupation
- Have prepared a 5-year education and career plan

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Application

- The TOPS Tech Early Start Application in PDF format is available for download at www.osfa.la.gov
- Application Process
 - The student must complete the student section of the application
 - The student must have the high school certify their high school eligibility requirements
 - The student must submit the certified application to the college they plan to attend
 - If they have not previously applied for admissions, both applications should be submitted together

TOPS Tech Early Start

Award Benefits

- Provides a payment of up to \$300 per semester and \$600 per academic year at a rate of \$50 per credit hour
- Award is limited to six credit hours per semester and twelve credit hours each college Academic Year
- Not available for summer semesters or sessions

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TOPS Tech Early Start

Retention Requirements

- Must maintain, by the end of the spring term, a cumulative postsecondary institution GPA of 2.50 on a 4.00 scale
- Must maintain Steady Academic Progress of a minimum of 2.00 on a 4.00 scale at the end of each semester
- Must reapply for the program each semester

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TOPS Tech Early Start

Retention Requirements

- Must be in good standing in a public high school
- Must maintain a cumulative high school grade point average of 2.00 on a 4.00 scale on all courses attempted
- Must remain in good standing at a public postsecondary institution
- Must pursue one or more courses leading to a credential in a TOP Demand Occupation at a public postsecondary institution each eligible semester

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Go Grant

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Go Grant

- The Go Grant provides need-based financial aid for Louisiana residents
- Program is administered by LOSFA on behalf of the Louisiana Board of Regents
- The Board of Regents approved changes to the Go Grant beginning with the 2013-2014 award year.
- Under the new framework, institutions will have the ability to structure the award to best fit the needs of their student population, while making the best use of scarce state financial aid dollars.

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Go Grant Changes for 2013-2014

Changes to the framework include:

- Substantial changes to the minimum and maximum annual award amounts
- Maximum lifetime award
- Manner in which students' awards are packaged
- Requirement for institutional policy regarding packaging of a Go Grant award



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Go Grant

- Eligibility Requirements
 - To be eligible for a Louisiana Go Grant, a student must:
 - File a Free Application for Federal Student Aid (FAFSA)
 - Be a Louisiana resident as of the date the FAFSA is filed.
 - · Receive a federal Pell grant
 - (Student must not only be eligible, but actually receive Pell grant funds.)
 - Have remaining financial need after deducting Estimated Family Contribution (EFC) and all federal/state/institutional grant or scholarship aid ("gift aid") from student's Cost of Attendance (COA)

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Professional School Counselor Workshop 2013



Go Grant

- Eligibility Requirements, cont.
 - Be a student enrolled in an eligible Louisiana institution on at least a half-time basis (minimum 6 hours at semester school or 4 hours at a quarter school)

(Part-time students are no longer eligible)



Go Grant

- Award Amounts
 - Award amounts to eligible students are based on the institutions allocation and their packaging policy.
 - Awards may vary with each academic year.
 - Awards will not be paid for summer sessions, quarters or terms.
 - Maximum and minimum annual award amounts for the 2013-2014 academic year:
 - Minimum Annual Award \$300
 - Maximum Annual Award \$3,000

(Annual award amounts may vary based on the school's Packaging Policy, but <u>must not</u> be less than \$300 and must not exceed \$3,000)

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Go Grant

• Award Calculations

 Institutions are expected to make a good faith effort to distribute their Go Grant allocations in a manner that reaches students with the most financial need to bring their maximum financial need met with gift aid to 60%.



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Go Grant

Award Calculation: Example

COA = \$17,500

EFC = \$1,500

Need \$16,000

60% of need (\$16,000) = \$9,600

Gift aid, inclusive of the GO Grant amount should not exceed \$9,600 for this example.

(Examples of gift aid include Federal Pell Grant, Federal SEOG, TOPS stipends and institutional scholarships.)

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Go Grant

- Renewal Requirements
 - Must file a FAFSA or Renewal FAFSA at least annually
 - Continue receiving a Federal Pell Grant
 - Have remaining financial need after deducting Estimated Family Contribution (EFC) and all federal/state/institutional grant or scholarship aid ("gift aid") from Student's Cost of Attendance (COA);
 - Award can be renewed for subsequent years to a maximum lifetime award that correlates to that of the Federal Pell Grant

Rockefeller State Wildlife Scholarship

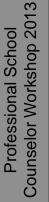
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Rockefeller State Wildlife Scholarship

- Open to students majoring in Forestry, Wildlife or Marine Science
- Awarded competitively
- Maximum Annual Award: \$2,000 undergraduate, \$3,000 graduate
 - Total Maximum Award: \$12,000
 - 3 years undergraduate study
 - 2 years graduate study
- Must pursue a degree in one of the eligible fields

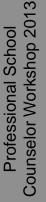
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Rockefeller State Wildlife Scholarship

- Eligibility Requirements
 - Must be a U.S. Citizen, national, or eligible noncitizen, and be registered with selective service if required
 - Must be a Louisiana Resident for at least one year prior to July 1 of the scholarship award year
 - Must complete the Rockefeller State Wildlife Scholarship application and the FAFSA by July 1 preceding the award year
 - Must be enrolled full-time in one of the designated programs at a Louisiana public institution

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Rockefeller State Wildlife Scholarship

- Undergraduate with <60 hours
 - Not eligible
- Undergraduate with >60 hours
 - -2.50 cumulative GPA
- Graduate Student
 - 3.00 cumulative graduate school GPA



Rockefeller State Wildlife Scholarship

- Retention Requirements
 - Maintain continuous full-time enrollment unless granted an exception by LOSFA
 - Achieve a minimum cumulative college GPA at the end of each academic year:
 - Undergraduate student: 2.50
 - Graduate student: 3.00
 - Earn at least 24 hours for the academic year as an undergraduate student or 18 hours as a graduate student
 - Continue to pursue a course of study in a qualified major

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Chafee Educational and Training Voucher (ETV) Program

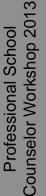
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Chafee Educational and Training Voucher (ETV) Program

- Program is administered by LOSFA on behalf of the Louisiana Department of Children & Family Services
- Awards up to \$5,000 annually to qualified students who have been in the foster care system
- Student must pursue an academic education or technical and skill training in college or be a dually enrolled high school student

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Chafee Educational and Training Voucher (ETV) Program

- Eligibility Requirements
 - Be 16 to 21 years of age, unless participating in the Chafee ETV Program at age 21 (may receive ETVs until age 23); and
 - Be in the Department of Children and Family Service, Federal Tribal or Office of Juvenile Justice foster care system, or aged-out, or have been under care of legal quardian; or
 - Have been in foster care system or under care of legal guardian and adopted after age 16; and
 - Be enrolled in an eligible postsecondary institution or dually enrolled; and
 - Submit a FAFSA for each year enrolled in college (High School students dually enrolled are not required to submit a FAFSA)



Chafee Educational and Training Voucher (ETV) Program

- Renewal Requirements
 - Not have attained the age of 21, or the age of 23 if receiving a Chafee ETV at the age of 21, and received the Chafee ETV continuously; and
 - Continue to make satisfactory academic progress
 - Submit a FAFSA for each year enrolled in college or
 - Submit a FAFSA for the upcoming award year

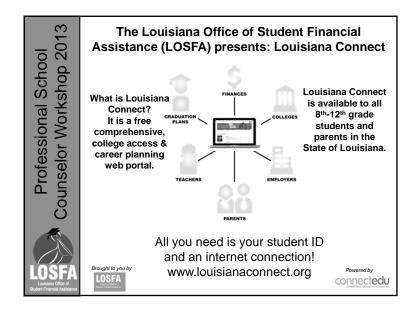




Louisiana Office of Student Financial Assistance

Louisiana Connect







Louisiana Connect — Students STUDENTS: With Louisiana Connect You Can: Connect with colleges and universities that are a match for you Learn about careers and connect with employers Find scholarships and other programs designed to help you succeed Check your progress toward earning a TOPS Award Access your exclusive News Feed and Event Planner Build Your Profile: Show off your skills and achievements Learn how you can afford a college education

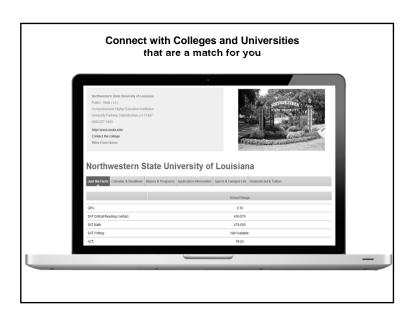
Louisiana Connect - Parents

PARENTS: With Louisiana Connect You Can:

- Track student progress against important college and career planning activities and toward earning a TOPS award
- Search for colleges, compare costs and make recommendations to your student
- Search for scholarships and make recommendations to your student
- View your child's Individual Graduation Plan (IGP)
- View your child's career plan and explore occupation profiles
- Learn about college costs, need-based aid and other financial options
- Access your personal Communication Center where you can communicate with your child and receive important messages, alerts and event invitations

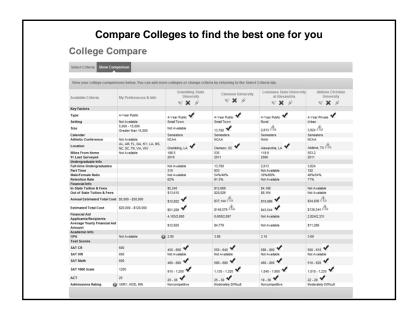
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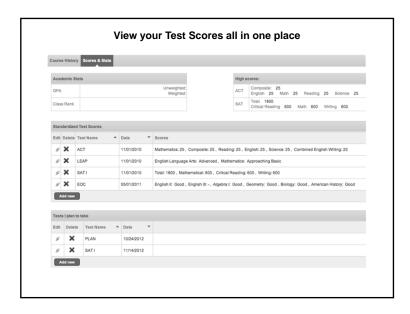
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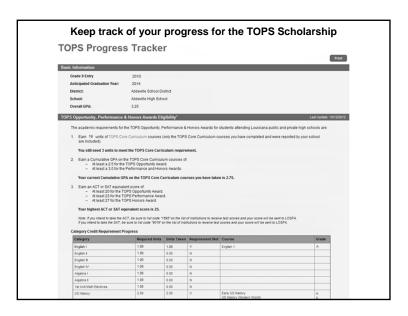


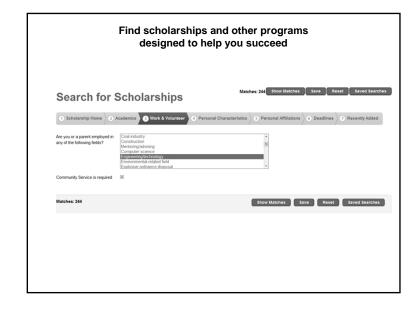


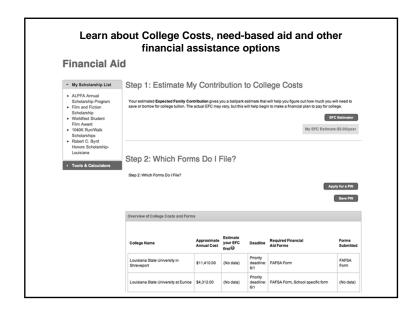


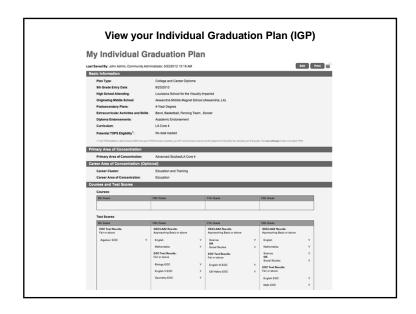


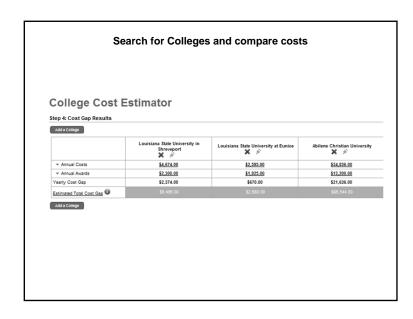


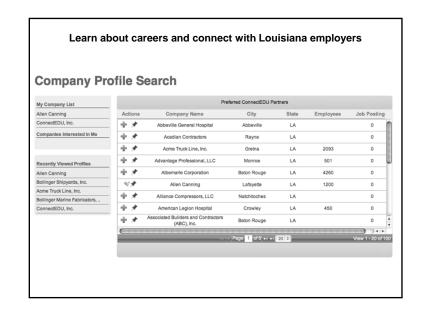


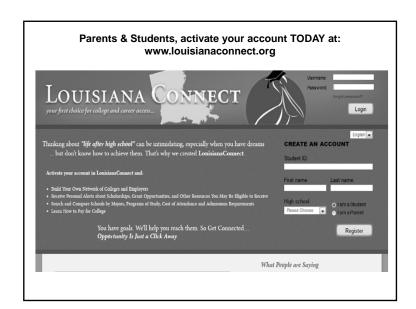


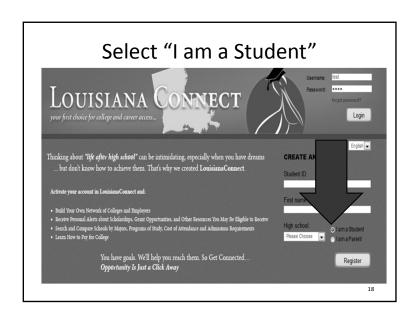


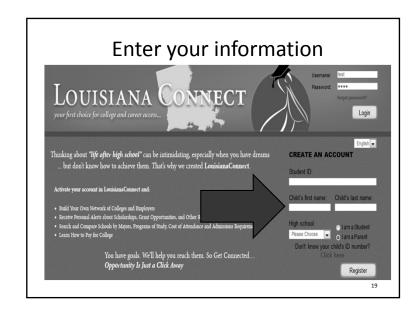














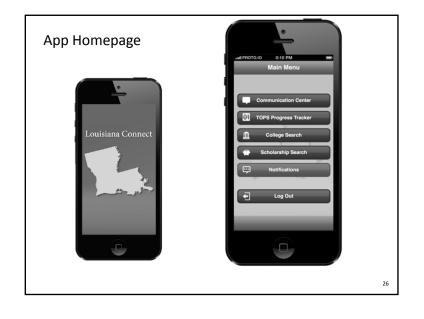


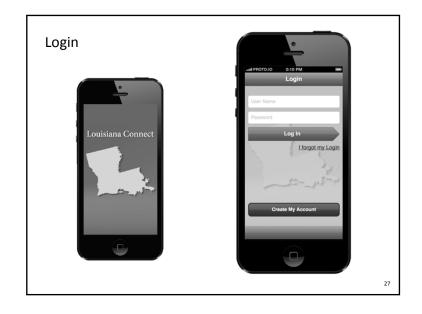
	The Support Center: FAQ, Document Library and Training Center are right at your fingertips!							
Search Our FAQs	Document Library	Training Center	Data Toolbox	Contact Us				
Search Our FAQ	S Student & Parent FAQ			Search				
Community Reg								
→ How do I login to L → How do I know wh:								
	lor works in multiple schools,	will separate accounts have	ve to be created?					
→ How do I reset my								
→ How do non-public academic informat	school students gain access ion?	to Louisiana Connect? Wi	ll they be able to access de	mographic and				
Student and Par	ent Registration							
Add New/Manag	e Users							
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Individual Gradu	uation Plan (IGP) and T	OPS Tracker						
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Data Format/Imp	oort							

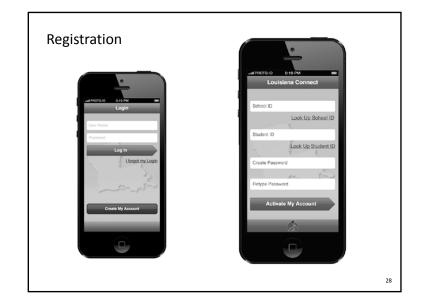
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Create A	ccount			
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	ccount? Click here to create a free account.	_	email address. This username is permanent. You may edit the email	
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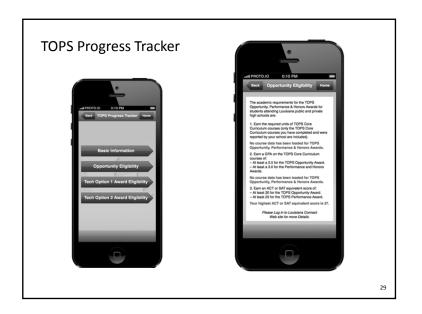
If you have a question that is not answered in the FAQ or Training Center, you can contact Customer Support for assistance
LOUISIANA CONNECT your first choice for college and career access
Contact Our Customer Support Team
Need more help? Submit a case to our customer support team and someone will get back to you within 24 hours. If you have an immediate need, please feel free to reach us by phone: 1-888-509-7863
Your Role None ▼
School Name -Loading
Full Name:
Email Address:
Phone Number; (optional)
Question Type: -None-
Subject:
How can we help you?
Submit Case!
Tin! The factest way to find your answer is by searching through our FADS

Coming Soon: The Louisiana Connect Mobile App

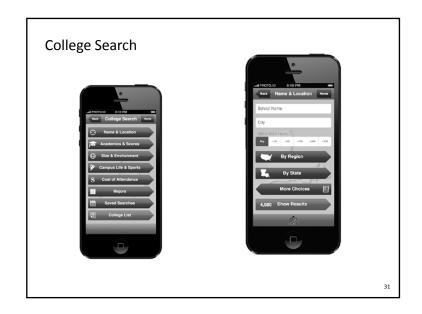


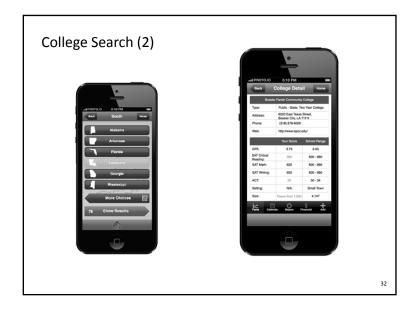


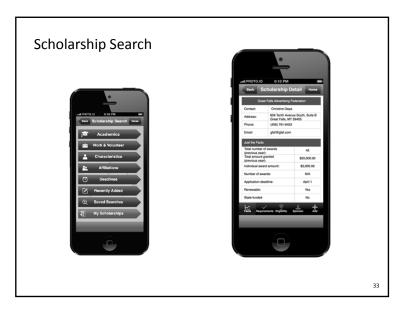


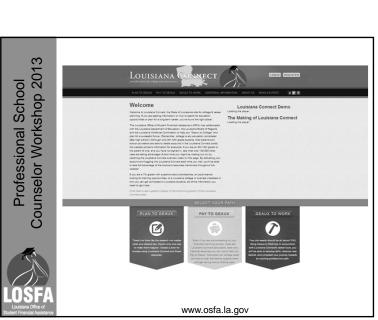






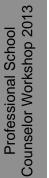






Louisiana Connect Public Landing Pages:

Although students and parents with login access are encouraged to do so, those without log-in access may now use the redesigned, newly-launched Louisiana Connect public pages to view a comprehensive collection of information needed for college and career planning.

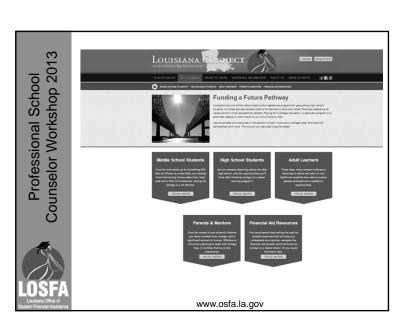


Plan to Geaux

This section of the public pages is designed to help students and those invested in their success to identify career interests and the types of education and training they need to succeed.







Pay to Geaux

Paying for a college education, a graduate program or a technical certificate can be stressful. This section of the public pages offers information about college costs, financial aid, scholarships and more.



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Geaux to Work

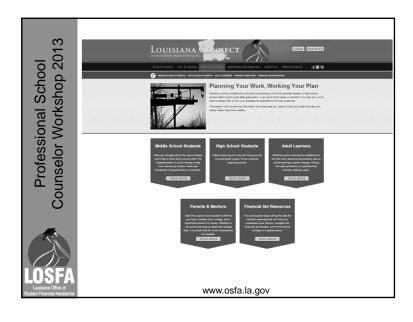
Career planning is important at all stages of life. This section of the public pages provides information and resources needed to build your path and see your career dream become a reality.

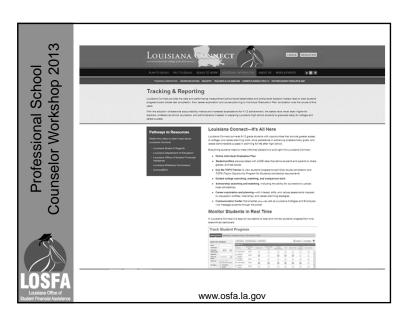


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Professional School

Integration with the Louisiana Workforce Commission and its Star Jobs database provides easy access to career information.





Additional Information

This area of the public pages offers more information about the Louisiana Connect portal to potential users, including, students, teachers, counselors, industry professionals and more.



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What Students are Saying about Louisiana Connect

"I thought that it was very helpful. The searches were very clear. I will definitely download it on my phone and use it."

Anna Katherine Slaughter, Ben's Ford Christian High School

"I think that the best feature is the Scholarship Search. I know that whenever I look for scholarships online, it's really difficult for me to find a good Web site. I think that it was really great that it had all scholarship sin one area ands you can search based on what you want to major in."



What Students are Saying about Louisiana Connect

"I think that it's very user friendly. You can navigate on it really easily. A lot of teenagers will be able to use it to find a college and scholarships very easily."

Jade Plaisance, John Ehret High School

"I think that it's great because no one ever really knows where they are when it comes to TOPS. With the app, you can see exactly what you need to be doing in order to get TOPS, so I think it's awesome." London Petersons, Bowling Green High School

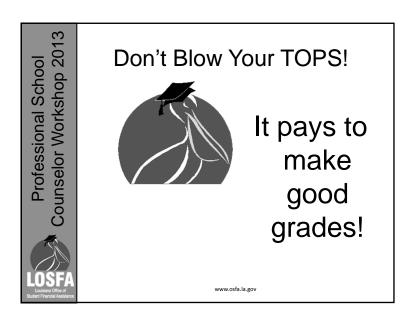




Louisiana Office of Student Financial Assistance

TOPS Opportunity, Performance and Honors Awards





TOPS

- The TOPS program was created by the Louisiana Legislature in 1997
- TOPS is funded through the State General Fund and the Millennium Trust Fund
 - TOPS funds must be appropriated each year by the Legislature

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Citizenship

 A student must be a U.S. citizen, or a permanent resident who is eligible to apply for citizenship



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, a parent or custodian of a dependent student must have been a resident of the state of 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
 - Compiles with Louisiana income tax laws
 - Submits an Affidavit of Residency and DD Form 2058

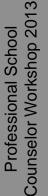
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Criminal Record

- · 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 firsttime freshmen not earlier than the first semester following the academic year in which they graduate from high school



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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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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LOSFA Louisiere Office of Student Francial Assistance

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

For students graduating 2014-2017

- English (4 Units)
 - English I
 - English II
 - English III
 - English IV



TOPS Core Curriculum

For students graduating 2014-2017

- Math (4 Units)
 - 1 unit: Algebra I or Integrated Mathematics I or Applied Algebra I or Applied Algebra 1A and 1B (2 units) or Algebra I – Part I and Algebra I – Part 2 (2 units) or Applied Mathematics I and Applied Mathematics II (2 units)
 - 1 unit: Algebra II or Integrated Mathematics II
 - 2 units: Geometry or Calculus or Integrated Mathematics III or Applied Mathematics III or Advanced Math—Pre-Calculus or Advanced Math—Functions and Statistics or Pre-Calculus or Probability and Statistics or Discrete Mathematics or Algebra III

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TOPS Core Curriculum

For students graduating 2014-2017

- Science (4 Units)
 - 1 unit: Biology I or Biology II
 - 1 unit: Chemistry, Chemistry Com or Chemistry II
 - 2 units: Earth Science or Environmental Science or Integrated Science or Physical Science or Biology II or Chemistry II or Physics or Physics II or Physics for Technology I or Physics for Technology II, Anatomy and Physiology



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TOPS Core Curriculum

For students graduating 2014-2017

- Social Studies (4 units)
 - 1 Unit: United States History
 - 1 Unit: Civics and Free Enterprise (one unit combined*) or Civics (one unit) or AP Government and Politics: United States
 - 2 Units: World History, Western Civilization, World Geography, European History, History of Religion or AP Human Geography

* Can be used only by students who entered the 9th grade before July 1, 2011 (See R.S. 17:274.1)

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TOPS Core Curriculum

For students graduating 2014-2017

- Fine Arts (1 Unit)
 - Fine Arts Survey; (or substitute 1 unit of performance courses in music, dance, or theater; or 1 unit of studio art or 1 unit of visual art; or Speech III and Speech IV (both units)



TOPS Core Curriculum

For students graduating 2014-2017

- Foreign Language (2 units)
 - Foreign Language, both units in the same language

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Advanced Placement and International Baccalaureate Courses

 Advanced Placement (AP) courses and International Baccalaureate (IB) courses with the same name as a course listed in the TOPS Core Curriculum may be substituted.



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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

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TOPS Core Curriculum GPA

- "P" grades are not included in the TOPS Core GPA calculation
- For high schools using any grading scale other than a 4.00 scale, all grade values must be converted to a 4.00 scale
- GPA cannot be rounded up



TOPS Core Curriculum

For students graduating 2018 and thereafter

 Effective for the graduating class of 2017-2018, the TOPS Core Curriculum requirements and the method of calculating the grade point average required for program awards will change.

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TOPS Core Curriculum

For students graduating 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)

Professional School Counselor Workshop 2013

TOPS Core Curriculum

For students graduating 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 AP Statistics; IB Further Mathematics HL; IB Mathematics HL

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TOPS Core Curriculum

For students graduating 2018 and thereafter

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

TOPS Core Curriculum

For students graduating 2018 and thereafter

SOCIAL STUDIES = 4 Units	Courses			
1 Unit from the following:	U.S. History, AP U.S. History, or IB History			
½ Unit from the following:	Government, AP U.S. Government and Politics: Comparative, or AP U.S. Government and Politics: United States			
½ Unit from the following:	Economics, AP Macroeconomics, or AP Microeconomics			
	(One unit of Civics may be substituted for the two ½ units above)			
2 Units from the following:	Western Civilization, European History, or AP European History; World Geography, AP Human Geography, or IB Geography; World History, AP World History, or IB World History; History of Religion; IB Economics			

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Professional School Counselor Workshop 2013

TOPS Core Curriculum

For students graduating 2018 and thereafter

Foreign Language = 2 Units	Courses
	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

Professional School Counselor Workshop 2013

TOPS Core Curriculum

For students graduating 2018 and thereafter

ART = 1 Unit	Courses
1 Unit from the following:	Performance course in Music, Dance or Theatre; Fine Arts Survey; Art I, II, III and IV; Talented Art I, II, II 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; or IB Theatre I

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Professional School Counselor Workshop 2013

TOPS Core Curriculum

For students graduating 2018 and thereafter

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 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.



TOPS Core Curriculum

For students graduating 2018 and thereafter

Beginning with the students entering the 9th grade in 2014-2015 and 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 grade earned in Advanced Placement (AP) courses. International Baccalaureate (IB) courses. Gifted Courses, and Dual Enrollment courses used to complete the TOPS Core Curriculum. For such 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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Professional School Counselor Workshop 2013

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
 - SOCIAL SECURITY NUMBER
 - Date of Birth

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Professional School Counselor Workshop 2013

ACT

- ACT Deadlines for 2014 Graduates
 - Without penalty: April 12, 2014
 - Loss of one semester eligibility: June 14, 2014
 - · Special tests may be taken prior to July 1
 - A June ACT score cannot be used to upgrade an Opportunity award to an Honors award 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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ACT

• A qualifying score achieved on a National, International, Military, or Special ACT or equivalent SAT taken no later than April 30 and a first time qualifying scores on test taken after April 30 but before July 1 of the year of high school graduation will be accepted. Scores on tests taken after June of the year of high school graduation will not be accepted unless the student is granted an exception for a score earned on a test taken before September 30 of the year of high school graduation based on proof that the student was prevented from taking the test prior to July 1 due to circumstances beyond the control of the student and attributable to the administration of the test.





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
 - Social Security Number
- SAT Test Deadlines
 - Without Penalty: March 8, 2014
 - Loss of 1 semester eligibility: May 3, 2014 and June 7, 2014

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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
 - 20 for 2014 graduates
 - · SAT score of 940
- Completion of the TOPS Core Curriculum
- TOPS general eligibility requirements



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Opportunity Award Benefits

- Provides an amount equal to tuition at a Louisiana public institution
 - Or an amount equal to the weighted average public tuition at a LAICU private institution
 - \$2,043.00 per semester for Academic Year 2013-2014
 - TOPS does not cover fees including: academic excellence fees, energy surcharges, technology fees, books, room & board, parking fees or 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
 - University of New Orleans
- 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

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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
 - Northshore Technical Community College
 - Nunez Community College
 - River Parishes Community College
 - South Louisiana Community College
 - SOWELA Technical Community College

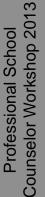
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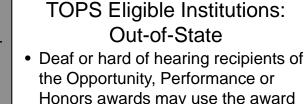
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TOPS Eligible Institutions: Private

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

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- 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 also be used at eligible Louisiana cosmetology and proprietary schools
 - See TOPS Tech Award Presentation

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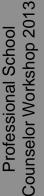
Opportunity Award Benefits

- May be received for a maximum of 8 semesters or 12 quarters
- Not available for summer terms except for students enrolled in a **Qualified Summer Session**
 - Students with 60 or more hours
 - Required to attend summer by major
 - Courses required for major only offered in summer
 - Technical Programs

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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 amount of the award shall equal the amount of tuition charged for the graduate study, OR the amount charged for undergraduate full-time enrollment at the highest cost public institution (LSU-BR), whichever is less
 - Performance and Honors award recipients will receive their stipends



Performance Award

- Eligibility Requirements
 - 3.00 minimum TOPS Core Curriculum GPA
 - ACT score of 23
 - SAT of 1060
 - Completion of the TOPS Core Curriculum
 - TOPS general eligibility requirements
- Award Benefits
 - Provides the same benefits as the Opportunity Award, plus
 - \$400 annual stipend



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Honors Award

- Eligibility Requirements
 - 3.00 minimum TOPS Core Curriculum GPA
 - ACT score of 27
 - SAT of 1210
 - Completion of the TOPS Core Curriculum
 - TOPS general eligibility requirements
- Award Benefits
 - Provides the same benefits as the Opportunity Award, plus
 - \$800 annual stipend

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Alternate Eligibility Requirements **BESE Approved Home Study**

- · Alternate eligibility based on ACT in lieu of GPA and TOPS Core Curriculum
 - Opportunity Award: ACT score 2 points higher than prior year's state average
 - Performance Award: ACT of 24
 - SAT of 1090
 - Honors Award: ACT of 28
 - SAT of 1240
 - Tech Award: ACT of 19
 - SAT of 900

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TOPS Alternate Eligibility

- · Students who graduate from a Louisiana public or approved private high school MAY NOT qualify using alternate eligibility
- Expanded eligibility groups:
 - Students who complete a BESE approved home study program
 - Graduates of out-of-state high schools
 - Dependents of active duty military personnel attending DOD approved high schools
 - Graduates of out-of-country high schools
 - Qualified non high school graduates

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Alternate Eligibility Requirements Out-of-State High School Graduates

- Alternate eligibility based on ACT in lieu of **GPA and TOPS Core Curriculum**
 - Opportunity Award: ACT score 3 points higher than prior year's state average
 - Performance Award: ACT of 26 or SAT of 1170
 - Honors Award: ACT of 30 or SAT of 1320
 - Tech Award: ACT of 20 or SAT of 940
- Must have a parent or legal guardian who was a resident of Louisiana for the two years prior to the student's high school graduation

Alternate Eligibility Requirements Military Dependents

- For dependents of active duty military personnel claiming Louisiana as their home state of residence who attend Department of Defense (DOD) approved high schools
- Alternate eligibility based on ACT in lieu of GPA and TOPS Core Curriculum
 - Opportunity Award: ACT score 3 points higher than prior year's state average
 - Performance Award: ACT of 26 or SAT of 1170
 - Honors Award: ACT of 30 or SAT of 1320
 - Tech Award: ACT of 20 or SAT of 940

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Alternate Eligibility Requirements Out-of-Country High School Graduates

- Out-of-Country high school graduates may only qualify for the Opportunity or Tech awards
- Alternate eligibility based on ACT in lieu of GPA and TOPS Core Curriculum
 - Opportunity Award: ACT score 3 points higher than prior year's state average
 - Tech Award: ACT of 20 or SAT of 940



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Alternate Eligibility Requirements Qualified Non High School Graduates

- Meet TOPS citizenship and residency requirements
- Does not meet initial eligibility requirements for a TOPS award
- A score that is at least in the Superior range on the Wechsler Intelligence Scale for Children
- A composite score that is at least in the ninetieth percentile at the twelfth grade level in reading, mathematics, and written language portions of the Wechsler Individual Achievement Test

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Alternate Eligibility Requirements Qualified Non High School Graduates

- Prior to entering college, must meet the TOPS ACT or SAT minimum score requirement for an Opportunity, Performance or Honors award
- Must enroll full-time in an eligible college or university after successful completion of 12 hours and no later than their 19th birthday
- Award will be effective upon such full-time enrollment

Alternate Eligibility Requirements International Baccalaureate Diploma

 Students graduating with an International Baccalaureate Diploma from out-of-state or out-of-country high schools approved by the International Baccalaureate organization are eligible for a TOPS award, provided they meet other eligibility criteria (3 points higher on ACT, Louisiana residency, U.S. Citizenship, etc.) This is effective for students who graduate from high school in 2010 and thereafter.

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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.ed.gov
 - 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
 - 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
 - In the event of a budget shortfall, students completing the TOPS Online Application will be the first to lose their TOPS award
 - Do not complete if you have completed the FAFSA
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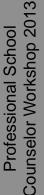
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Application Deadlines for 2014 Graduates

- The only deadline for receipt of a TOPS application is July 1 following the one year anniversary of high school graduation.
- If you are a 2014 high school graduate, you must file your application so that it is received by the federal processor by July 1, 2015 in order to receive full TOPS funding.
- No payment of a TOPS award will be made until the initial FAFSA or on-line application has been received and you have been determined eligible for a TOPS award.

Application Deadlines for 2014 Graduates

- If your initial FAFSA or on-line application is received after July 1 immediately following your graduation from high school, the payment of your TOPS award could be delayed depending on the date your application is received and the date you enroll for the first time as a full time student in an eligible college or university.
- If you enroll for the first time as a full time student before your FAFSA or on-line application is received, you must meet the TOPS Continuation Eligibility Requirements to receive payments of your TOPS award after the first semester, quarter or term of your full time enrollment at an eligible college or university.



Application is

Application Deadlines for 2014 Graduates

- If you are a 2014 high school graduate and your application is received from July 2, 2015 through Aug. 30, 2015, you will be eligible to receive seven semesters of TOPS funding beginning with the 2014-2015 academic year. You must also meet TOPS Continuing Eligibility Requirements if you attend college during the 2014-2015 academic year.
- If you are a 2014 high school graduate and your application is received from Aug. 31, 2015 through Oct. 29, 2015, you will be eligible to receive six semesters of TOPS funding beginning with the 2014-2015 academic year. You must also meet TOPS Continuing Eligibility Requirements if you attend college during the 2014-2015 academic year.

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Application Deadlines for 2014 Graduates

 If you are a 2014 high school graduate and your application is received after October 29, 2015, you are ineligible for any TOPS award. There are no exceptions, waivers or appeals.

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Application Deadlines for 2013 Graduates

Initial Application Receipt Date	Receives TOPS funding for:
Jan. 1, 2014 – July 1, 2015	8 semesters (12 quarters) Beginning Fall 2014
July 2, 2015 – Aug. 30, 2015	7 semesters (10 quarters) Beginning Fall 2014
Aug. 31, 2015 – Oct. 29, 2015	6 semesters (9 quarters) Beginning Fall 2014
Initial Applications Received After October 29, 2015	Ineligible for TOPS

Students who enroll full-time before their initial application is received must also have met the TOPS Continuing Eligibility Requirements to be eligible for TOPS funding for semesters, quarters or terms after the semester of first-time, full-time enrollment.

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 Web site
- LOSFA downloads ACT scores for students who have included the ACT code 1595 on their ACT 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

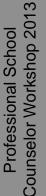
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TOPS Processing Cycle

- Processing cannot begin until we can match your FAFSA data, STS data and ACT data
- This data is matched by SOCIAL SECURITY NUMBER
- IF YOU DO NOT INCLUDE YOUR SOCIAL SECURITY NUMBER ON YOUR ACT REGISTRATION, YOUR TOPS PROCESSING WILL BE DELAYED

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TOPS Processing Cycle

- LOSFA runs the TOPS Eligibility Program each Thursday night
- TOPS award letters are mailed each Friday
 - The award letter includes the student's Rights and Responsibilities
 - Students can check their status on the LOSFA Web site Louisiana Awards System after June 15



TOPS Processing Cycle

- Students with active Louisiana Connect accounts will receive notification via news feed and/or text the morning after eligibility is determined.
- Students who have not received notification of their TOPS award eligibility by mid-July should contact LOSFA

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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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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 on the fifteenth class day for semester schools or the tenth class day for quarter schools.

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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
 - TOPS eligibility will be reduced by the number of semesters attended out-of-state

Award Acceptance

Military Service

 A qualified student who enlists and enters on active duty in the Armed Forces within one year of graduation from high school must enroll in an eligible college no later than the semester, quarter or term following the one year anniversary of separation from active duty. The veteran must not have been discharged with an undesirable, bad conduct or dishonorable discharge. A student who meets these requirements and did not previously apply, must file a FAFSA 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 (equal to the TOPS tuition amount) 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 fulltime basis during the academic year
 - A student is considered full-time for the semester if they are carrying full-time hours as of the 15th day of the semester or 10th 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
 - All hours earned between the beginning of the fall semester, quarter or term and the beginning of the next fall semester, quarter or term can be used.
 - Hours earned during any intersession held between the beginning of the fall semester and the beginning of the next fall semester can be used
 - Hours earned in required remedial courses may be used
 - "Earned Hours" are hours successfully completed with a passing grade

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

- At the end of the Spring semester of each academic year the following cumulative college GPA must be maintained:
 - Opportunity Award
 - 2.30 first academic year
 - 2.50 all subsequent academic years
 - Opportunity award recipients who fail to maintain the retention GPA will be suspended
 - 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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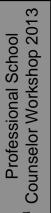
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TOPS Retention Requirements

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

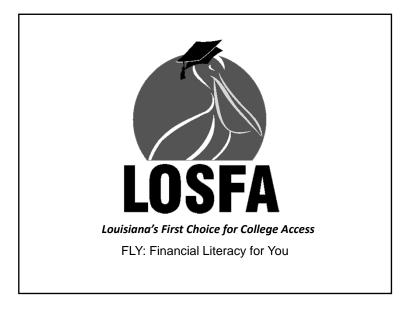
- Students whose awards are suspended for GPA or Steady Academic Progress may be reinstated upon attainment of the required GPA
- Period of ineligibility may not persist for more than two years





Louisiana Office of Student Financial Assistance

FLY: Financial Literacy for You



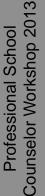


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Needs Versus Wants

- Needs
 - The things we really need in life are limited and include food, shelter, relationships and clothing
 - Depending on how simple or extravagant you would like your needs to be will affect your budget
- Wants
 - Everything else

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Set Goals: "The driver of your budget"

- Short-term Goals: 6 24 months
 - These are goals that you'll save actively for in order to meet deadlines like car maintenance or cell phone bill
- Mid-range Goals: 2-5 years
 - These goals may be bigger picture items like paying down debt or saving a down payment for a house
- Long-term Goals: 5+ years
 - These are the big things such as retiring early or paying for a child's college education



Budgets

- Putting together a budget is something that many people intend to do but often fail to get done
- The major thing that you want to shoot for with a budget is pretty simple; you need to spend less than you earn

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Use a Checkbook & a Spending Diary

	nal Budg	Feb	March
INCOME			
Wages	0.00	0.00	0.00
Interest/dividends	0.00	0.00	0.00
Miscellaneous	0.00	0.00	0.00
Income totals	0.00	0.00	0.00
EXPENSES			
Mortgage /rent	0.00	0.00	0.00
Utilities	0.00	0.00	0.00
Cellular telephone	0.00	0.00	0.00
Grocerie s	0.00	0.00	0.00
Dining out	0.00	0.00	0.00
Gas/fuel	0.00	0.00	0.00
Insurance	0.00	0.00	0.00
Repairs	0.00	0.00	0.00
Cable TV	0.00	0.00	0.00
Video/DVD rentals	0.00	0.00	0.00
Movies/plays	0.00	0.00	0.00
Concerts/clubs	0.00	0.00	0.00
Insurance	0.00	0.00	0.00
Life insurance	0.00	0.00	0.00
Gym fees	0.00	0.00	0.00
dothing	0.00	0.00	0.00
Gfts .	0.00	0.00	0.00
Salon/barber	0.00	0.00	0.00
Books	0.00	0.00	0.00
Music (CDs, etc.)	0.00	0.00	0.00
Total expenses	0.00	0.00	0.00
Cash short/extra	0.00	0.00	0.00

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The Little Things Add Up

- Consider that if you download three songs a week at \$.99, you're on track to spend \$155 per year
- You may also find that eating out may be costing a lot, or you may find another expense area that is costing you a lot of cash

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The Little Things Add Up

 What would it cost you a year if you ate at McDonald's once a week for a full day, even off of the \$1 menu?

Breakfast: \$1 Biscuit, \$1 Coffee \$2
Lunch: \$1 McDouble, \$1 Fry, \$1 Drink, \$1 Apple Pie \$4
Dinner: \$1 McChicken, \$1 Side Salad, \$1 Drink \$3
\$9



\$468

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Rule of 72

- The rule says that to find the number of years required to double your money at a given interest rate, you just divide the annual interest rate into 72
- Example 1: 72 divided by 2% Interest (passbook account is less) = 36 years. In 36 years, \$10,000 would become \$20,000
 - Open Account \$10,000
 - Year 36 \$20,000

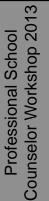
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The Power of Compounding Interest

- Compound interest simply means that interest earned gets added to the existing principal
- For example, if you invest \$100 earning an annual rate of 8% then you would have \$108 (\$100 + (100 x 0.08)) after one year
- After two years you would have \$116.64, and after three years you would have \$125.97

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Who will have more money at age 60?

A: If Jill, at the age of 22, starts investing \$2,000 at the beginning of each year into a mutual fund for 10 years, stops contributing, but leaves the money in the mutual fund B: At the age of 30, Jack starts putting \$2,000 a year away into the same mutual fund until he reaches 60

The fund averages a 10% return for every year the money remains in the mutual fund



		Jill's Investment Jack's Investment							
Age	Investment	Beg. Value	Earnings	End Value	Age	Investment	Beg. Value	Earnines	End. Value
22	2,000.00	0.00	200.00	2,200.00	22	0.00	0.00	0.00	0.00
23	2,000.00	2,200.00	420.00	4,620.00	23	0.00	0.00	0.00	0.00
24	2,000.00	4,620.00	662.00	7,282.00	24	0.00	0.00	0.00	0.00
25	2,000.00	7,282.00	928.20	10,210.20	25	0.00	0.00	0.00	0.00
26	2,000.00	10,210.20	1,221.02	13,431.22	26	0.00	0.00	0.00	0.00
27	2,000.00	13,431.22	1,543.12	16,974.34	27	0.00	0.00	0.00	0.00
28	2,000.00	16,974.34	1,897.43	20,871.78	28	0.00	0.00	0.00	0.00
29	2,000.00	20,871.78	2,287.18	25,158.95	29	0.00	0.00	0.00	0.00
30	2,000.00	25,158.95	2,715.90	29,874.85	30	2,000.00	0.00	200.00	2,200.00
31	2,000.00	29,874.85	3,187.48	35,062.33	31	2,000.00	2,200.00	420.00	4,620.00
32	0.00	35,062.33	3,506.23	38,568.57	32	2,000.00	4,620.00	662.00	7,282.00
33	0.00	38,568.57	3,856.86	42,425.42	33	2,000.00	7,282.00	928.20	10,210.20
34	0.00	42,425.42	4,242.54	46,667.97	34	2,000.00	10,210.20	1,221.02	13,431.22
35	0.00	46,667.97	4,666.80	51,334.76	35	2,000.00	13,431.22	1,543.12	16,974.34
36	0.00	51,334.76	5.133.48	56,468,24	36	2,000.00	16,974.34	1.897.43	20,871,78
37	0.00	56,468.24	5,646.82	62,115.06	37	2,000.00	20,871.78	2,287.18	25,158.99
38	0.00	62,115.06	6,211.51	68,326,57	38	2,000.00	25,158,95	2,715.90	29,874,85
39	0.00	68,326.57	6,832.66	75,159.23	39	2,000.00	29,874.85	3,187.48	35,062.33
40	0.00	75,159.23	7,515.92	82,675.15	40	2,000.00	35,062.33	3,706.23	40,768.57
41	0.00	82,675.15	8,267.51	90,942.66	41	2,000.00	40,768.57	4,276.86	47,045.42
42	0.00	90,942.66	9,094.27	100,036.93	42	2,000.00	47,045.42	4,904.54	53,949.97
43	0.00	100,036.93	10,003.69	110,040.62	43	2,000.00	53,949.97	5,595.00	61,544.96
44	0.00	110,040.62	11,004.06	121,044.69	44	2,000.00	61,544.96	6,354.50	69,899.46
45	0.00	121,044.69	12,104,47	133,149,16	45	2,000.00	69,899.46	7,189.95	79,089,41
46	0.00	133,149.16	13,314.92	146,464.07	46	2,000.00	79,089.41	8,108.94	89,198.39
47	0.00	146,464.07	14,646.41	161,110.48	47	2,000.00	89,198.35	9,119.83	100,318.18
48	0.00	161,110.48	16,111.05	177,221.53	48	2,000.00	100,318.18	10,231.82	112,550.00
49	0.00	177,221.53	17,722.15	194,943.68	49	2,000.00	112,550.00	11,455.00	126,005.00
50	0.00	194,943.68	19,494.37	214,438.05	50	2,000.00	126,005.00	12,800.50	140,805.50
51	0.00	214,438.05	21,443.80	235,881.85	51	2,000.00	140,805.50	14,280.55	157,086.09
52	0.00	235,881.85	23,588.19	259,470.04	52	2,000.00	157,086.05	15,908.60	174,994.69
53	0.00	259,470.04	25,947.00	285,417.04	53	2,000.00	174,994.65	17,699.47	194,694.12
54	0.00	285,417.04	28,541.70	313,958.74	54	2,000.00	194,694.12	19,669.41	216,363.53
55	0.00	313,958.74	31,395.87	345,354.62	55	2,000.00	216,363.53	21,836.35	240,199.88
56	0.00	345,354.62	34,535.46	379,890.08	56	2,000.00	240,199.88	24,219.99	266,419.87
57	0.00	379,890.08	37,989.01	417,879.09	57	2,000.00	266,419.87	26,841.99	295,261.86
58	0.00	417,879.09	41,787.91	459,667.00	58	2,000.00	295,261.86	29,726.19	326,988.09
59	0.00	459,667.00	45,966.70	505,633.70	59	2,000.00	326,988.05	32,898.80	361,886.89
60	0.00	505,633.70	50,563.37	556,197.07	60	2,000.00	361,886.85	36,388.68	400,275.53
	20.000.00					62.000.00			

Checking Accounts

- Ask Questions
- Prevent Overdrafts

For example:

Freddy's Pizza check = \$15.86 Non-sufficient Funds (NSF) fee = \$25.00 Pizza parlor charge for NSF check = \$25.00

Total cost of pizza = \$65.86

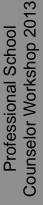
www.osfa.la.gov

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Checking Accounts

- Record purchases
- Reconcile

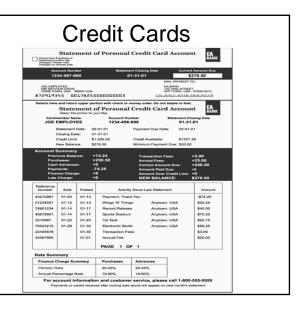
Date	Num	Pagee/Transaction Description	n Categors	Vithdrawal, B Payment (-)	Deposit, Credit (+)	Во	alance
1/1/08	T-C-C-III	[Balance As of 01/01/2008]	Outegory	TTT uşincin ()	Orean (-)	\$	546.00
1/1/08	DEP	Direct Deposit from Employer	Wages & Tips		1,000.00	\$	1,546.00
1/10/08	EFT	Car Payment	Auto	115.20		\$	1,430.80
1/15/08	2032	Joe's Food Mart	Groceries	87.34		\$	1,343.46
1/18/08	TXFR	Transfer to Savings Account		100.00		\$	1,243.46
		www.	.osfa.la.gov				



Debit Cards

- Records all debit card purchases in your check register
- Using a debit card to withdraw cash from an ATM can also be expensive
 - ATM fees can be \$2.00 or more per transaction





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Credit Cards

 EXAMPLE: Sally Maxout has a card with a \$3,000 credit limit, a balance of \$2,985, and a 19% interest rate. She sends her minimum payment due of \$168 in late and is looking at a lot of fees:

> Balance: \$2,985 **Finance Charge:** +\$ 48 Late fee: 35 New balance: \$3,068 Over limit fee: +\$ 35 \$3,103 New balance: Payment: -\$ 168 \$2,935 **New Balance:**

> > www.osfa.la.gov

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Credit Card Tips

- Put Away the Plastic
 - Don't use a credit card unless your debt is at a manageable level and you know you'll have the money to pay the bill when it arrives
 - 80% of undergraduate students have a credit card in their name with an average outstanding balance of over \$2,100.

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Debt Management

- Two methods to manage debt with interest rates:
 - Pay off the debt with the Highest Interest Rate
 - Pay off the Debt with the Lowest
 Payment Owed (the Snowball effect)



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• Pay off the Debt with the highest Interest Rate

- If you've got unpaid balances on several credit cards, you should first pay down the card that charges the highest rate. Pay as much as you can toward that debt each month until your balance is once again zero, while still paying the minimum on your other cards

Debt Management

www.sec.gov

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Credit Scores

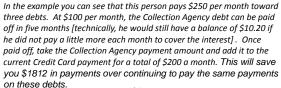
- · What is a credit score?
 - evaluates many types of information in a credit file
 - The score is used by creditors to determine your "risk factor" in paying back a loan. the person represents
- What is a "good score"?
 - Credit scores range from 350 to 850
 - If your score is above 720 or so, you'll more than likely get the best interest rate available on any loan

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Debt Management

• Pay off the debt with the lowest payment owed

Type of Loan	Amount owed	Minimum Payment	Interest Rate	Priority
Credit Card	\$1200	\$100	16%	1
Student Loan	\$5000	\$50	6.8%	2
Collection Agency	\$500	\$100	12%	1 Paid



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Your Credit Report PERSONAL IDENTIFICATION INFORMATIO Your Name 123 Current Address City, State 00000 Bankruptoy Filed 12/92; Northern District Ct; Case or Other ID Number-673HC12; Liabilities-\$15.787; Personal: Individual: Discharged: Assets-\$780



COMPANIES THAT REQUESTED YOUR CREDIT FILE

09/06/97 Equitax-Disclosure 07/29/97 PRM Bankcard 04/10/97 AR Department Str

Generally, the higher the score, the less risk

Credit Scores

- Who looks at my credit score?
 - Lenders
 - Apartment managers
 - Insurance agencies
 - Employers
 - Companies you want to do business with

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Factors in Your Score Payment History Amounts Owed Length of Credit History New Credit Types of Credit Used

www.osfa.la.gov

Source: www.myfico.com

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Credit Scores

- Getting a better score
 - Pay bills on time: get current and stay current
 - Contact your creditors for help: Letting creditors know that you're having trouble may minimize damage. Be truthful and nice to your creditors
 - Keep balances low on revolving accounts such as credit cards
 - Pay off debt instead of moving it around
 - Don't open a bunch of new credit card accounts that you don't need

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Credit Reports

- How to get your credit report and score
 - Contact one of the major credit reporting bureaus
 - · www.equifax.com
 - For fraud alerts call 1.888.766.0008
 - · www.experian.com
 - For fraud alerts call 1.888.397.3742
 - · www.transunion.com
 - For fraud alerts call 1.800.680.7289
 - Or visit the central site where you can order a free copy of your credit report from each of the three major credit bureaus: www.annualcreditreport.com



Credit Reports

- · Make sure it's accurate
 - Be sure to check your report and note anything that shouldn't be there, such as accounts you've never opened, duplicate accounts, errors, and items that are more than seven years old

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Identity Theft

- People under the age of 25 are the number one targets of identity thieves
 - Many people do not monitor their credit reports closely and thieves have an opportunity to exploit the situation
- People are victimized by two types of identity thieves
 - Skilled professional thieves
 - Acquaintances with access to your personal financial information

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Identity Theft

- Guard your Social Security Number (SSN)
 - Don't carry your card
 - Don't write your SSN on a check
 - When requested to give your SSN, ask how your information will be protected and if there is an alternative
- Shred documents with personal information with a cross-cut shredder before discarding
- Delete all unsolicited e-mails requesting personal information

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Identity Theft

- Use firewalls, anti-spyware and anti-virus software to protect your home computer
- Be smart when choosing a password
 - Don't use an obvious password, like your date of birth, mother's maiden name, or the last four digits of your SSN
- Keep personal information in a secure place at home
 - Many victims report that roommates, family members and casual acquaintances access their personal information to commit identity theft





Identity Theft

- If you are a victim of Identity Theft:
 - Place a "Fraud Alert" on your credit reports
 - Close any accounts that have been tampered with or that have been established fraudulently and ask for verification that the disputed accounts have been closed
 - File a police report
 - Use the ID Theft Affidavit from www.ftc.gov/idtheft to send to fraud divisions of police departments
 - Report the theft to the Federal Trade Commission at 1-877-ID-THEFT (438-4338)
 - Keep copies of documents and records of your conversations about the theft



Louisiana Office of Student Financial Assistance

START Saving Program





START Saving Program

- The START Saving Program is an Educational Savings Account and is recognized as a Qualified Tuition Program under section 529 of the Internal Revenue Code
- START provides an opportunity for all families, regardless of economic status, to have a professionally managed Education Savings Account

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Eligible Programs & Institutions

- START funds may be used for:
 - Undergraduate Programs
 - Graduate Programs
 - Professional Programs
- START funds may be used to pay the qualified higher education expenses at:
 - Any college or university, in-state, out-of-state or out-of-country that is approved by the US Department of Education for Title IV funding.
 - Louisiana Technical College (all campuses)
 - Eligible Louisiana proprietary schools

Qualified Higher Education Expenses

- Tuition & Fees
- Room & Board
- · Books & Supplies
- Special Needs Services

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Account Ownership

- Category III Independent Student
 - Must be a Louisiana resident
- Category IV Other persons or juridical entities
- Beneficiary must be a Louisiana resident
- Category V Other persons or juridical entities who are Louisiana residents
 - Non-resident Beneficiary

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Account Ownership

- Accounts may be opened by anyone who wishes to assist a designated Beneficiary in paying for their college education
 - Category I Parents, grandparents, courtordered custodians, and persons claiming the Beneficiary as a dependent on their federal tax return
 - The account owner or Beneficiary must be a Louisiana resident
 - Category II Members of the Family: Brothers, sisters, aunts, uncles, spouses, in-laws, stepparents, step-siblings and first cousins of the Beneficiary
 - The account owner or the Beneficiary must be a Louisiana resident

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Account Ownership

- Category VI The account owner is any other person or any government entity desiring to make an irrevocable donation; and, at the time the account is opened:
 - (a) the beneficiary is a resident of the state, and
 - (b) the federal adjusted gross income of the beneficiary's family is less than \$30,000 or the beneficiary is eligible for a free lunch under the Richard B. Russell National School Act, and
 - (c) The beneficiary is a not a member of the account owner's family nor a member of the family of any member or employee of the Louisiana Tuition Trust Authority (LATTA) or Louisiana Office of Student Financial Assistance (LOSFA).



INSEA

Opening a START Account

- START accounts may be opened online or by paper application
- Accounts may be opened for Beneficiaries at any age at any time during the year
 - The Beneficiary must have a Social Security Number
- There is no limit to the number of accounts which can be opened for a Beneficiary with multiple owners
 - The sum of funds in all accounts may not exceed the Maximum Allowable Account Balance for a Beneficiary
 - Currently: \$303,260

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Earnings Enhancements

- As an incentive to save, the state of Louisiana matches a portion of the Account Owner's annual deposits until the Earnings Enhancement Cap is reached
 - Category I, II, and III accounts receive Earnings Enhancements of 2% to 14% of annual deposits, determined by the adjusted gross income (AGI) of the account owner
 - Category IV accounts receive a 2% Earnings Enhancement
 - Category VI accounts receive a 2% to 14% Earnings Enhancement based on the AGI of the Beneficiary's parents
 - Category V accounts are not eligible for Earnings Enhancements

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Earnings Enhancement Rates

for Category I, II, III & VI Accounts

Adjusted Gross Income	Earnings Enhancement Rate
0 to \$29,999	14%
\$30,000 to \$44,999	12%
\$45,000 to \$59,999	9%
\$60,000 to \$74,999	6%
\$75,000 to \$99,999	4%
\$100,000 and above	2%

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Earnings Enhancement Cap

- The Earnings Enhancement Cap is equal to five times the qualified higher education expenses at the highest cost public Louisiana university (Louisiana State University – Baton Rouge) projected to the scheduled date of enrollment
 - The Earnings Enhancement Cap is determined at the time the account is opened. Once the value of the account reaches the Earnings Enhancement Cap, the account is no longer eligible to receive Earnings Enhancements.





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Account Maximum

- The Maximum Allowable Account Balance changes annually and is equal to five times the qualified higher education expenses at the highest cost university in Louisiana (Tulane University)
 - Currently \$303,260

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Rollovers & Transfers

- Tax-Free rollovers
 - Another 529 Plan
 - · Rollover may be direct or indirect
 - Indirect rollovers must be completed within 60 days
 - Education Savings Bonds
 - Coverdell IRAs
- UGMA Account Transfers
 - May have tax implications

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Account Contributions

- Methods of Contribution
 - Direct Payment
 - Electronic Funds Transfer
 - · Checking or Savings
 - Payroll Deduction
 - State income tax refunds may be automatically deposited into an existing START account
 - Lump sum deposits by check may be made at any time regardless of the method of contribution selected
 - Credit Card (Mastercard, Discover)
 - Electronic Check
 - All deposits must be at least \$10

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Louisiana Principal Protection Portfolio

- Fund is managed by the State Treasurer's Office
- Redemption Value guaranteed by the state
- No administrative fees
 - 100% of contributions are invested for the Beneficiary
- 2010 Earnings
 - Principal Protection Portfolio: 2.69%
 - Earnings Enhancements: 2.56%



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Investment Funds

- Ten investment funds are offered to meet the unique circumstances of each Account Owner
- These options range from very conservative to very aggressive.
- An Account Owner may select one or more investment funds.
- The Louisiana Principal Protection Fund
 - Conservative investments in fixed earnings, guaranteed by the State of Louisiana

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Investment Funds

• The START Saving Program is charged an investment management fee of up to 50 basis points (a very competitive rate) on monies invested in mutual funds offered by the Vanguard Group and is paid by the Account Owner.

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Investment Funds

- · Various equity mutual funds, and agebased track funds
 - Through the Vanguard Group
- For details see the START disclosure Booklet and Supplement No. 1 to the Disclosure Booklet at www.startsaving.la.gov
- IT IS POSSIBLE THAT MONIES INVESTED IN VARIABLE EARNINGS WILL LOSE VALUE.
- INVESTMENT RETURNS ARE NOT **GUARANTEED.**

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Tax Considerations

- Earnings used for Qualified Higher Education Expenses are exempt from state and federal taxes
- Up to \$2,400 (\$4,800 for married couples filing jointly) in deposits per beneficiary per year may be deducted from income reported on Louisiana tax returns
 - Account Owners who deposit less than \$2,400 (\$4,800 for married couples filing jointly) per year may carry the unused deduction forward to subsequent years
 - Category VI account owners may qualify to deduct twice the contribution up to \$4,800.



Financial Aid Implications

 For financial aid purposes, a START account is considered an asset of the Account Owner

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Account Disbursements

- Disbursements made to cover Qualified Higher Education Expenses of the Beneficiary may be made to:
 - Account Owner
 - Account Beneficiary
 - Eligible Educational Institution



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Account Termination

- Deposits into a START account are voluntary and may be terminated by the owner at any time
- Account Beneficiary may be rolled over to another family member without adverse consequences
- Refunds from voluntarily terminations include:
 - Market value of the account
 - Accounts open less than 12 months will not receive interest
 - START will retain all Earnings Enhancements and interest thereon

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Account Termination

- Tax implications of a voluntary termination:
 - Account owner must pay a 10% federal tax penalty on earnings
 - Account owner must pay federal and state income taxes on earnings
 - Account owner must pay state income taxes on any contributions previously deducted from their Louisiana AGI



Account Information

- Online access to account information
- Annual Statement

.....



Contact START

www.startsaving.la.gov

start@osfa.la.gov

(800) 259-5626



Louisiana Office of Student Financial Assistance

What is Financial Aid?



What is Financial Aid?

www.osfa.la.go

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College Costs

- Tuition
- Fees
- Room and Board
- Books and Supplies
- Transportation
- Personal Expenses

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How are you going to pay for it?

- A TOPS Scholarship only pays tuition at a La. public institution
 - TOPS does not cover:
 - Technology Fees
 - Academic Excellence Fees
 - Energy Surcharges
 - · All other Mandatory fees
 - Room & Board
 - · Books & Supplies
 - Transportation or Personal Expenses
 - For example, for 2013-14:
 - TOPS Opportunity at LSU-BR: \$2,939 per semester
 - LSU-BR Tuition and Fees: \$3,940 per semester

So how are you going to pay for the rest of it?

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Basis of Aid

- Merit-based aid is based on a student's academic achievement, grades, ACT/SAT scores, talent, ability, athletic achievement, etc.
- Need-based aid is based on the student's financial need

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Financial Need

COST OF ATTENDANCE

- EXPECTED FAMILY CONTRIBUTION

FINANCIAL NEED

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Financial Need

- Cost of Attendance (COA)
 - Tuition and Fees
 - Room and Board
 - Books and Supplies
 - Transportation
 - Miscellaneous personal expenses

Financial Need

- 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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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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Louisiana State Aid Programs

Louisiana State Aid Programs

- · Scholarships & Grants
 - TOPS Scholarship
 - Rockefeller State Wildlife Scholarship
 - Go Grant
 - Chafee Grant
 - Rewards for Success (RFS)
- START Saving Program
- High School Opportunities
 - TOPS Tech Early Start Program
 - Expanding High School Choice (Dual enrollment program administered by LDOE)

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Federal Aid Programs



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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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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: \$5,645 (2013-14)
- Eligibility Criteria
 - Undergraduate students without a bachelor's degree or first professional degree
 - Must demonstrate substantial financial need

Campus-Based Federal Aid

- Eligibility is determined by the institution's financial aid office for the following programs:
 - 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

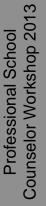
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LOSFA Louisiana Office of Rudent Francial Assistanc

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 highneed subject areas for at least four years at schools that serve low-income students
- Maximum Annual Award Amount: \$3,760*
 - Aggregate Undergraduate Limit: \$16,000
 - Aggregate Graduate Limit: \$8,000
- Institutions are not required to participate in this program
- * Reduced by 6 percent due to automatic federal budget cuts known as the "sequester".

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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





LOSFA Louisiana Office of Student Financial Assistance

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 http://www.ed.gov/about/offices/list/ope/pol/tsa.doc
- 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

- For students whose parent or guardian died as a result of military service in Iraq or Afghanistan after 9/11/2001
- Student must have been less than 24
 years of age or must have been enrolled
 at least half-time at the time of their
 parent or guardian's death
- Student must **not** have qualified for a Pell Grant
- 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



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
 - \$8,000 for graduate or professional students
 - 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

- Subsidized Loan
- 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



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 aid received by the student
- · Loan is not need-based
- · Loan is unsubsidized
- Loan goes into repayment when fully disbursed
- Student must be enrolled at least half-time

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Consolidation Loans

- Available after you complete your education
- Allows you to combine loans into a single loan
- Allows you to reduce your monthly payments and extend your repayment period
- The interest rate on the consolidation loan may be higher or lower than the interest rates of the individual loans

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Borrower Rights & Responsibilities

- You may prepay your loans in whole or in part at any time without penalty
- You must receive Entrance Counseling before receiving loan funds and Exit Counseling before leaving school
- You will have a grace period of six months before your loan goes into repayment
 - Begins the day after you graduate, withdraw from school, or drop below half-time status
 - One grace period per loan



Repayment Options

- Standard Repayment Plan
 - Up to 10 year repayment period
- Graduated Repayment Plan
 - Payments will increase over time
 - Up to 10 year repayment period
- Extended Repayment Plan
 - Must have more than \$30,000 in loans
 - Fixed or graduated repayment for up to 25 years
- Income-Based Repayment Plan
 - For borrowers who have a financial hardship
 - Payments adjusted based on income during period of hardship
 - Repayment period may exceed 10 years
 - Loan cancellation for borrowers meeting certain requirements

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Postponing Loan Repayment

- Deferment
 - A period of time where no payments are required
 - Subsidized loans do not accrue interest
 - Unsubsidized Loans do accrue interest
 - Deferment Conditions
 - If you are enrolled at least half-time
 - Inability to find full-time employment (up to 3 years)
 - Economic Hardship (up to 3 years)
 - Military Active Duty

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Postponing Loan Repayment

- Forbearance
 - A forbearance can allow you to temporarily reduce or suspend payments if you are not eligible for a deferment
 - Interest accrues during the forbearance period
 - Forbearance Conditions:
 - Economic Hardship
 - Local or national emergency, or natural disaster
 - Participation in a loan forgiveness program

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Discharge and Cancellation

- Your loan may be discharged if:
 - You die
 - You are totally and permanently disabled
 - You are unable to complete your education because the school closed, falsely certified a loan, or fraudulently completed a loan application in your name
- Bankruptcy generally does not result in the cancellation of a student loan



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Consequences of Default

- · A loan is considered to be defaulted if you fail to make payments for 270 days
- A defaulted student loan can result in:
 - Damage to your credit rating
 - Wage garnishment
 - Denial of professional licenses
 - Withholding of federal and state tax refunds
 - Liability for collection costs and legal fees
 - Referral of account to a collection agency
 - Denial of access to student transcripts
 - Loss of eligibility for future student financial aid

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Federal Direct Loans	Private Loans
You will not have to start repaying your Federal Student Loan until after you leave school or attend less than full- time	Many private student loans require payments while you are still in school
The interest rate on a Federal Student Loan is fixed	Private loans can have variable interest rates greater than 18%
A student does not need to pass a credit check to get a Federal Student Loan	Private loans may require an established credit history and your credit score can determine your interest rate
You don't need a co-signer	You may need a co-signer to get the best deal
Some interest is tax deductable	Interest may not be tax deductable
Federal Student Loans may be consolidated into a Federal Consolidation Loan	Private loans cannot be consolidated into a federal student loan

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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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Institutional Aid

Institutional Aid

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

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Institutional Deadlines

Institution	Scholarship Deadline	Financial Aid Deadline
BRCC	6/1	7/15
BPCC	3/31	6/1
Centenary	12/15	2/15
Delgado	3/15	7/18
Delta CC	7/1	4/15
Dillard	12/1	3/1
Grambling	12/1	4/3
Holy Cross	1/1	7/1
La. College	12/5	5/1
LSU-A	12/1	3/1
LSU-BR	11/15	3/1

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Institutional Deadlines

Institution	Scholarship Deadline	Financial Aid Deadline
LSU-E	2/1	6/1
LSU-S	12/1	6/1
La. Tech	1/5	4/1
Loyola	12/1	2/15 (priority)
McNeese	12/1	5/1 (priority)
Nicholls	1/5	4/15
Northwestern	12/1	5/1
River Parishes CC	4/15	5/15
OLOL	12/15	3/2
South Louisiana CC	NA	6/1
SLU	NA	5/1 (priority)

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Institutional Deadlines

Institution	Scholarship Deadline	Financial Aid Deadline
SOWELA	4/1	6/1
SU-BR	12/1	3/31
SU-NO	5/15	6/30
Tulane	1/15	2/15
ULL	1/31	5/1
ULM	1/31	4/1
UNO	1/15	5/15
Xavier	3/1	NA

LOSFA Losisiere Office of

These dates are provided for informational purposes only. You should verify scholarship and financial aid deadlines with the institution.

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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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Special Situations

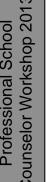
- · You should make an appointment with a Financial Aid Counselor at the institution you plan to attend for assistance with the FAFSA if any of the following situations apply:
 - You have no contact with your parents
 - You have left home due to an abusive situation
 - Your family has had a significant 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



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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Professional School

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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 Fees Coverage
 - · Monthly Living (Housing) Stipend
 - Up to \$1,000 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 book 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

Private Aid

- The best source of information on private aid is the Internet. There are numerous free scholarship search services available
 - See the LOSFA Web site 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.



Louisiana Office of Student Financial Assistance

TOPS Questions & Answers (Q&A)

2013-2014 TOPS QUESTIONS AND ANSWERS

For

HIGH SCHOOL STUDENTS AND COUNSELORS

(Revised 8-28-2013)

PRESENTED BY

LOUISIANA OFFICE OF STUDENT FINANCIAL ASSISTANCE (LOSFA)

Contact us at:

Public Information Representatives: 1-800-259-5626

E-Mail: custserv@osfa.la.gov

Web site: www.osfa.la.gov

Also visit LOSFA on:

Facebook - www.facebook.com/LOSFA

Twitter - www.twitter.com/LOSFA

The information presented in this document is correct as of the date of publication for students who will graduate from high school during the 2013-2014 school year; however, the information for graduates of other years may be different due to changes in the TOPS Statute and the rules implementing the TOPS Statute.

IMPORTANT

CHANGES TO TOPS CORE CURRICULUM

FOR THE TOPS OPPORTUNITY, PERFORMANCE AND HONORS AWARDS FOR

HIGH SCHOOL GRADUATES OF 2014 AND THEREAFTER

Students who entered the ninth (9th) grade in the 2010-2011 academic year and later should pay close attention to this new core curriculum requirement.

Beginning with students graduating in 2014, the TOPS core curriculum has been changed. Students will be required to complete 19 units from the TOPS Core Curriculum that must include the following:

- 4 English
- 4 Math
- 4 Science
- 4 Social Studies
- 1 Fine Arts Survey
- 2 Foreign Language

19 TOTAL UNITS

The ½ unit in computer will no longer be required.

See the Chart on the next page for the courses allowed in the TOPS Core for 2014 and thereafter.

TOPS CORE CURRICULUM FOR THE TOPS OPPORTUNITY, PERFORMANCE AND HONORS AWARDS FOR HIGH SCHOOL GRADUATES OF 2014 THROUGH 2017

As of August 28, 2013

Units	Course ^{1, 2}
ENGLISH = 4 Units	
(1 Unit)	English I
(1 Unit)	English II
(1 Unit)	English III
(1 Unit)	English IV
MATH = 4 Units	
(1 Unit)	Algebra I (1 unit) or Integrated Mathematics I or
	Applied Algebra I or Applied Algebra 1A and 1B (both for 1 unit)
	or Algebra I – Part I and Algebra I – Part 2 (both for 1 unit) or
	Applied Mathematics I and Applied Mathematics II (both for 1 unit)
(1 Unit)	Algebra II or Integrated Mathematics II
(2 Units)	Geometry or Calculus or
	Integrated Mathematics III or Applied Mathematics III or
	Advanced Math–Pre-Calculus or Advanced Math–Functions and
	Statistics or Pre-Calculus or Probability and Statistics or Discrete
	Mathematics or Algebra III
SCIENCE = 4 Units	
(1 Unit)	Biology I or Biology II
(1 Unit)	Chemistry I or Chemistry Com or Chemistry II
(2 Units)	Earth Science or Environmental Science or Integrated Science or
	Physical Science or Biology II or Chemistry II or Anatomy and
	Physiology or Physics or Physics II or Physics for Technology I or
	Physics for Technology II or Agriscience I and II (both for 1 unit)
SOCIAL STUDIES = 4 Units	
(1 Unit)	U.S. History (formerly American History)
(2 Units)	World History, Western Civilization or World Geography or European
	History or History of Religion or AP Human Geography
(1 Unit)	Civics and Free Enterprise (one unit combined)3 or Civics (one
	unit) or AP American Government and Politics: United States (one
	unit)
FINE ARTS = 1 Unit	
(1 Unit)	Fine Arts Survey; (or substitute 1 unit performance courses in
	music, dance, or theater; or 1 unit of studio art or 1 unit of visual
FOREIGNA ANGUA CE	art; or Speech III and Speech IV (both for 1 unit)
FOREIGN LANGUAGE = 2	
Units	
(2 Units)	Foreign Language, both units in the same language
TOTAL = 19 Units	

Advanced Placement (AP) and International Baccalaureate (IB) courses with the same name as a course listed in the TOPS Core Curriculum may be substituted.

² Includes courses designated as equivalents.

³ Can be used only by those students who entered the 9^{th} grade before July 1, 2001. (See R.S. 17:274.1) August 28, 2013

TOPS QUESTIONS AND ANSWERS

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TOPS QUESTIONS AND ANSWERS

TOPS provides a scholarship for students enrolled in programs leading to a diploma certificate or degree to be used to pay the cost of attendance at an eligible college or university. Since the TOPS Award is a "scholarship" in accordance with Internal Revenue Code Section 117, the amount paid is NOT reportable income. LOSFA will not send a W-2, 1098 or 1099 to the recipients of a TOPS award.

"ACT" AND "SAT" TEST

Q-1. What is the minimum ACT for 2014 high school graduates and does the score change every year?

A. The ACT qualifying scores for students graduating from eligible Louisiana high schools in 2014 are:

TOPS Tech – 17 or the silver level score on the assessments of the ACT WorkKeys system

TOPS Opportunity – 20

TOPS Performance - 23

TOPS Honors - 27

The minimum qualifying score for the **Opportunity Award** is determined annually based on the state's average composite ACT score reported for the prior year (the average for last year was 19.5). The TOPS statute provides that the required score is calculated by rounding the state's average composite ACT score reported for the prior year to the nearest whole number. The minimum score may never be less than 20 and is currently 20.

Q-2. What is the minimum ACT for students completing a BESE approved home study program for 2014?

A. The ACT qualifying scores for home study students for 2014 are:

TOPS Tech - 19

TOPS Opportunity – 22

TOPS Performance - 24*

TOPS Honors - 28*

Q-3. What is the minimum ACT for 2014 graduates of out-of state and out-of-country high schools*?

A. The ACT qualifying scores for these 2014 graduates, who must qualify under alternate eligibility criteria for 2014, are:

TOPS Tech – 20

TOPS Opportunity – 23

TOPS Performance - 26*

TOPS Honors - 30*

^{*} Students who complete a BESE approved home study program are not eligible for the Performance and Honors awards if the Louisiana residency requirement is met based on a parent who is a Louisiana resident living outside the United States who actively engaged in work or another activity on behalf of a Louisiana sponsor or employer after having lived in Louisiana at least 24 months prior to starting work out of the country.

^{*} Students who graduate from out-of-country high schools are not eligible for TOPS Performance and TOPS Honors awards if the Louisiana residency requirement is met based on a parent who is a Louisiana resident living outside the United States who actively engaged in work or another activity on behalf of a Louisiana sponsor or employer after having lived in Louisiana at least 24 months prior to starting work out of the country.

Q-4. What is the deadline for taking the ACT/SAT?

A. You must achieve a qualifying score on or before the ACT national test date in April in the academic year you graduate from high school. If you have not previously achieved a qualifying score, you may qualify after the ACT national test date in April in the academic year you graduate from high school, but prior to July 1, by using May and/or June test scores, including scores from a special ACT or SAT, but your period of eligibility for the award will be reduced by one semester or two quarters. You can only qualify for a higher award using a score achieved after the national ACT test date in April and before July 1 if you have not qualified for any TOPS award or have qualified for the TOPS Tech Award.

Q-5. Will a score from a special ACT or SAT taken after the official April test date but before July 1 be accepted?

A. Yes. You may use a first time qualifying score achieved on a special ACT or SAT test after the official April test date and before the July 1 deadline, but your eligibility will be reduced by one semester or two quarters.

Q-6. Will a score from an ACT or SAT taken after July 1 be accepted?

A. These scores will be accepted under very limited circumstances. Beginning with awards made to applicants graduating from high school in academic year 2011, a first time qualifying score on the ACT/SAT earned before September 30 immediately following high school graduation may be accepted if the Commission grants an exception to the July 1 deadline because it determines that the applicant was prevented from taking the test prior to July 1 of the year of graduation due to circumstances beyond the immediate control of the student AND attributable to the administration of the test. Illnesses, lack of transportation, death in the family, and similar circumstances are not attributable to the administration of the test and will not support an exception.

The use of any ACT or SAT score earned after April 30 to be eligible for a TOPS award will result in the reduction of your period of eligibility for the award by one semester or two quarters.

Q-7. Is any type of ACT or SAT test acceptable?

A. No. You must take an official National (includes State), International, Military, Arranged, Special, Extended Time ACT test or the SAT test.

Q-8. Should I include my social security number on my ACT or SAT application?

A. Yes. You should still provide your social security number. ACT will include your social security number on its report to LOSFA. Your social security number is the only means that LOSFA has to match your ACT or SAT scores with your high school grades and your TOPS application. Without the social security number matching on all three, your TOPS eligibility cannot be determined. If you do not include your social security number, processing you for TOPS eligibility will be greatly delayed or possibly prevented.

If you did not provide your social security number when you applied for the test, you may have it added to <u>future</u> reports if you so request by writing ACT Records, 301 ACT Drive, Post Office Box 451, Iowa City, IA 52243-0451. If you have it added, be sure to have the future report sent to LOSFA.

When you register for a national or international ACT test date, ACT will automatically assign an ACT ID number to you. This number will not substitute for your social security number. If we determine that we have your ACT score under an ACT ID number and do not have confirmation of your social security number, we will ask you to provide a copy of your social security card.

Q-9. How does the new ACT essay component impact TOPS eligibility?

A. The essay portion of the ACT test does not impact the ACT composite score, and therefore will not affect TOPS eligibility. However, some colleges and universities require the essay. Check with the admissions office of the school(s) to which you intend to apply.

Q-10. Is the SAT Essay test considered in the conversion of the SAT score to an ACT score for TOPS eligibility?

A. No. The essay portion of the SAT is not considered for TOPS eligibility.

However, many colleges and universities require taking the essay for possible admission. You should check with the schools you hope to attend.

Q-11. How is the ACT score reported to LOSFA?

A. LOSFA has an agreement with ACT, Inc. that requires ACT, Inc. to electronically report to LOSFA all ACT test scores for students who indicate they are a resident of Louisiana and all students who included the "La Office of Student Financ Asst" (TOPS) report code of "1595" in the list of institutions to receive the test scores when registering for the ACT.

If you take the ACT outside Louisiana and do not include code "1595" on the list of institutions to receive test scores, you should either mail LOSFA a copy of the score report (must include your name and social security number), fax a copy to (225) 612-6508, or email a copy to custserv@osfa.la.gov or call LOSFA at 1-800-259-5626 and provide the information. LOSFA will verify the score and test date through ACT.

We do not recommend that you pay to send a MAILGRAM. We can verify your ACT score and test date without a fee or delay to you.

Q-12. Will LOSFA waive ACT scores for a child with ADD or ADHD?

A. No. The minimum ACT score is established by the TOPS statute and cannot be waived. You may apply to ACT, Inc. for special testing conditions, but you must take the test no later than the deadline. See the answers to Questions 4, 5 and 6 for the deadline.

Q-13. I listed the incorrect ACT high school code or the incorrect year of graduation, or graduated from a different high school than the one I attended when I took the ACT test that resulted in the highest score. What do I do to correct this?

A. High school codes for in-state high school graduates will be provided through the State Department of Education's Student Transcript System (STS), and therefore, you do not have to correct your ACT report. If you graduated from an out-of-state/country high school or completed an approved home study program or were in the military and you have applied for TOPS, contact a LOSFA Public Information Representative at 1-800-259-5626 or e-mail custserv@osfa.la.gov.

Q-14. Can an SAT score be used in place of an ACT score, and if so, what is the minimum qualifying score?

A. Yes. To qualify for the TOPS award, the total of the sub-scores for the critical reading and mathematics sections of the SAT (the score for the writing section is NOT included) must be at least:

Tech Award – 820

Opportunity Award – 940

Performance Award – 1050

Honors Award - 1210

O-15. What are the SAT test deadlines?

A. The SAT test deadlines for TOPS are the same as the test deadlines for the ACT, which is April in the academic year you graduate from high school, or May and June with a one semester (or two quarters) reduction in eligibility for the award. See the answers to Questions 4, 5 and 6.

Q-16. How do I substitute an SAT score?

A. To substitute an SAT score, you must take the test no later than the ACT test deadline (April in the year of high school graduation or achieve a qualifying score for the first time from a May and/or June test, which reduces your eligibility for the award by one semester or two quarters), and you must direct the College Board to electronically report the score to LOSFA within 45 days of the date you take the test, or you must personally send a copy of your SAT test report to LOSFA. LOSFA uses a conversion table to determine the ACT equivalent of the SAT score. See the answer to Question 14.

When registering for the SAT, you <u>must</u> indicate the "TOPS-Taylor Opportunity For Students" code as a recipient of the score by entering code "9019" as one of the institutions to receive a score report.

If you take the SAT outside Louisiana and do not include code "9019" on the list of institutions to receive test scores, you should either mail LOSFA a copy of the score report (<u>must include the student's name and social security number</u>), or call a LOSFA Public Information Representative at 1-800-259-5626 or e-mail <u>custsery@osfa.la.gov</u>.

Q-17. If I qualified for a TOPS Tech Award and take the June ACT or SAT, can I increase the level of my TOPS award?

A. Yes. You may qualify for a higher award based on the ACT or SAT score achieved on the June ACT or SAT or in certain very limited circumstances on a test taken before September 30 (See the answer to Question 6 above.). Because the test is taken after the April national ACT test date, your eligibility for the award will be reduced by one semester or two quarters.

Q-18. If I have an ACT score that will qualify me for a TOPS Opportunity or Performance Award and I take the ACT or the SAT after the official April ACT test date, can my award be upgraded?

A. No. If you have already qualified for a TOPS Opportunity or Performance Award, you cannot upgrade the award based on a score achieved after the national April ACT test date. Only if you have not qualified for any TOPS Award or if you have qualified for the TOPS Tech Award can you qualify for a higher award using a score achieved after the national ACT test date in April and before July 1 (and under very limited circumstances on a test taken before September 30. See the answer to Question 6.), but your eligibility for the award will be reduced by one semester or two quarters.

APPLICATION PROCESS

Q-19. What is the application for TOPS?

- A. To apply for a TOPS scholarship, you must submit one of the following:
 - 1. You must complete the Free Application for Federal Student Aid (FAFSA) unless you can demonstrate that you do not qualify for federal grant aid (Pell Grant). We recommend that all students submit the FAFSA. The most direct way to file the FAFSA is via the Internet at www.fafsa.ed.gov. The paper FAFSA may also be used.

FAFSA on the Web:

If you have any problems with filing the FAFSA on the Web at www.fafsa.ed.gov, including problems obtaining or using the Personal Identification Number (PIN) from Federal Student Aid, you should contact the FAFSA hotline at 1-800-433-3243 for assistance. Both you and one of your parents must have and use a PIN to submit the FAFSA on the Web.

Once the application has been submitted, the Web site will prompt you to print and keep a copy of the confirmation page. MAKE SURE YOU COMPLETE THE PROCESS BY SUBMITTING THE APPLICATION AND PRINTING THE CONFIRMATION PAGE. IF THE CONFIRMATION PAGE DOES NOT APPEAR, THE APPLICATION HAS NOT BEEN SUBMITTED. SAVE THE PRINTOUT OF THE CONFIRMATION PAGE TO PROVE THE DATE THE APPLICATION WAS SUBMITTED.

You should receive a **Student Aid Report** (SAR) confirming the receipt of the application within a few days. You should retain a copy of the SAR.

Paper FAFSA:

If you submit the FAFSA on the paper form, keep a copy of the FAFSA and send the FAFSA via certified or registered mail and keep the documentation showing the date it was mailed. You should receive a Student Aid Report (SAR) confirming the receipt of the application within a few weeks. Retain a copy of the SAR.

If you have any concerns about your FAFSA or whether it was received by the federal processor, you may call the FAFSA hotline at 1-800-433-3243 for assistance.

For a paper FAFSA, call the FAFSA hotline at 1-800-433-3243 or print it from the FAFSA on the Web site.

TOPS On-Line Application:

If you can demonstrate that you do not qualify for federal grant aid, you may submit the TOPS On-Line Application on the LOSFA Web site (https://www.osfa.la.gov/TOPSonlineapp). The On-Line Application requires you to certify that you do not qualify for federal grant aid, and to certify your citizenship, residency and criminal conviction status. Once the application has been submitted, PRINT AND SAVE A COPY OF THE CONFIRMATION to prove the date you submitted the application.

If you only file the TOPS On Line Application, you will be the first to lose your award in the event of a budget shortfall.

NOTE: If you have already submitted a complete FAFSA, you will not be allowed to submit a TOPS On Line Application.

If you experience problems completing your TOPS On Line Application, contact a LOSFA Public Information Representative at 1-800-259-5626 or e-mail custserv@osfa.la.gov.

Q-20. What is the deadline for applying for TOPS?

A The deadline for receipt of a TOPS application for the full TOPS award is July 1, or the next business day if July 1 falls on a weekend, following the one year anniversary of high school graduation. If you are a 2014 high school graduate, you must file your application so that it is received by the federal processor by July 1, 2015, to receive TOPS funding. However, no payment of a TOPS award will be made until the initial FAFSA or on-line application has been received and you have been determined eligible for a TOPS award.

If your initial FAFSA or on-line application is received after July 1 immediately following your graduation from high school, the payment of your TOPS award could be delayed depending on the date your application is received and the date you enroll for the first time as a full-time student in an eligible college or university.

If you enroll for the first time as a full-time student before your FAFSA or on-line application is received, you must meet the TOPS Continuing Eligibility Requirements to receive payments of your TOPS award after the first semester, quarter or term of your full-time enrollment at an eligible college or university.

If you are a 2014 high school graduate and your initial application is received from July 2, 2015 through September 1, 2015, you will be eligible to receive seven semesters of TOPS funding beginning with the 2014-2015 academic year. You must also meet TOPS Continuing Eligibility Requirements if you attend college during the 2014-2015 academic year.

If you are a 2014 high school graduate and your application is received from September 2, 2015 through October 29, 2015, you will be eligible to receive six semesters of TOPS funding beginning with the 2014-2015 academic year. You must also meet TOPS Continuing Eligibility Requirements if you attend college during the 2014-2015 academic year.

If you are a 2014 high school graduate and your application is received after October 29, 2015, you are ineligible for any TOPS award. There are no exceptions, waivers or appeals.

Q-21. Is there a different deadline to file a FAFSA for a high school graduate who first enrolls as a full-time student in an eligible Louisiana college and then enrolls in an out-of-state college?

A. No. The deadline is the same as for all other students who enroll for the first time as full-time students in eligible Louisiana colleges.

Q-22. Is there a different deadline to file a FAFSA for a high school graduate who first enrolls as a full-time student in an eligible out-of-state college?

A. Yes. If you otherwise meet the TOPS requirements, including the academic and enrollment requirements for continuation of the award, your FAFSA must be received by July 1 immediately following the academic year you enroll in an eligible Louisiana college. Your application will be accepted if it is received no later than 60 days after the July 1st deadline, but your award will be reduced by one semester. If your application is received more than 61 but no later than 120 days after the July 1st deadline, your award will be reduced by two semesters. (See Questions 45, 148, 149 and 154 for eligibility requirements for students who attend out-of-state colleges.)

For example, you are a 2014 high school graduate and you enroll for the first time as a full-time student at an accredited out-of-state college for the fall semester of 2014 and then you enroll as a full-time student at an eligible Louisiana college for the spring semester of 2015. Your deadline would be July 1, 2015 for the full award or no later than 120 days after the July 1 deadline for a reduced award.

Q-23. Is there a different deadline to file a FAFSA for a high school graduate who joins the U.S. Armed Forces and enters on active duty within one year of graduation?

A. Yes. If you enter on active duty with the U.S. Armed Forces within one year of graduation and before you enroll as a full-time college student, your FAFSA must be received by the federal processor no later than one year from the date you separated from active duty.

Note that you must enroll as a first-time, full-time student no later than the semester or term immediately following the one year anniversary of your separation from active duty.

Q-24. What happens if a military member fails to apply by the deadline?

A. If the federal processor receives your FAFSA or if you complete the On-Line Application after the deadline but within 120 days of the deadline, and you have met all the other TOPS eligibility requirements, you will be eligible for a TOPS Award reduced by one or two semesters of eligibility. If the FAFSA or On-Line Application is late from one to 60 days, your award will be reduced by one semester of eligibility. If the FAFSA or On-Line Application is 61 to 120 days late, your award will be reduced by two semesters of eligibility.

If the FAFSA or On-Line Application is 121 or more days late, you are ineligible for a TOPS award.

Q-25. Is there a certain year FAFSA that I must file? If so, how do I know that I am completing the correct year FAFSA?

A. You should submit a FAFSA for the academic year immediately following your graduation from high school. This will ensure you are considered for a TOPS award even if you do not enroll in a Louisiana college the academic year after you graduate. You should submit the FAFSA even if you intend to enroll at an out-of-state college or sit out a year before enrolling in a Louisiana college. For example: If you are a 2014 graduate, you should submit the FAFSA for the 2014-2015 academic year.

Q-26. Is the FAFSA the only form I need to fill out to apply for TOPS?

A. Yes, in most cases. Some applicants may be required to submit other documentation, such as: high school and college transcripts, residency affidavits and required supporting documentation, the Application to Return from an Out-of-State College for students returning from out-of-state colleges, permanent residency or citizenship documentation, etc. If additional information is required to process your application, LOSFA will ask you for the documentation required.

All documentation and certifications necessary to establish your initial eligibility and award level including, but not limited to, high school and/or college transcripts and certifications, copies of student aid reports, applicant confirmation forms, promissory notes, ACT and/or SAT scores, residency affidavits, proof of citizenship or permanent residency status and other documents that may be utilized in determining eligibility, must be received by LOSFA no later than January 15 immediately following the final deadline for receipt of your FAFSA or on-line application. If the required documentation is not received by that deadline, it may not be used to determine your initial eligibility or award level.

Q-27. My parents told me that they cannot complete their taxes by the state deadline for TOPS of July 1 and they are applying by completing the FAFSA. What should I do?

A. There is a question on the FAFSA that permits you to report whether your parents have filed or will file a federal tax return. If your parents indicate that they will file a return, you should complete the income questions using the IRS Data Retrieval Tool that allows transfer of your income data and your parents' data to the FAFSA. If this does not work, you can use your parents' best estimate using W-2 forms, year-end accounting reports, or other income reports. See the FAFSA instructions for guidance.

Q-28. Who is eligible to file a TOPS On-Line Application?

A. You can only file the TOPS On-Line Application if you can demonstrate that you do not qualify for federal grant aid because of your family's financial condition. You can determine if you may qualify for federal grant aid by using FinAid's Financial Aid Estimator available on the Internet at www.finaid.org/calculators or the U.S. Department of Education's FAFSA4caster at www.fafsa4caster.ed.gov/.

Beware: You and your parents should be aware that students who file the TOPS On-Line Application will be the first eliminated from the TOPS program in the event the legislature does not appropriate sufficient funds to pay a TOPS award to all eligible students. You and your parents should also be aware that you will not be considered for any federal financial aid programs, including Pell and other federal grants, student loans and the federal work study program.

Q-29. Must I reapply for TOPS after each semester or once a year?

A. You must file a FAFSA or a renewal FAFSA annually so that it is received by the final deadline of July 1, or the next business day if July 1 falls on a weekend, <u>every academic year</u> unless you can demonstrate that you do not qualify for federal grant aid because of your family's financial condition. If you can demonstrate that you do not qualify for federal grant aid because of your family's financial condition, you are not required to submit a renewal FAFSA; however, in the event of a budgetary shortfall, your award will be the first eliminated from the TOPS program. TOPS does not provide a grace period after the July 1 deadline for a continuing student to file a FAFSA or renewal FAFSA.

A correction can be made to a FAFSA at any time, and corrections do not change the original FAFSA receipt date.

Q-30. How is LOSFA able to determine which high school I attended if the FAFSA does not have a section for this information to be conveyed?

A. If you graduated from a BESE approved public or non-public high school, the Louisiana Department of Education through its Student Transcript System (STS) will report to LOSFA what high school you attended.

If you graduated from an out-of-state or out-of-country high school or completed a BESE approved home study program, you include your high school name and address on your FAFSA and on the ACT or SAT registration form. If you questions, contact a LOSFA Public Information Representative at 1-800-259-5926 or e-mail custserv@osfa.la.gov.

Q-31. If I submitted my paper Free Application for Federal Student Aid, sent the information by UPS overnight delivery and have the receipt that it was delivered by July 1, but the federal application receipt date is July 3, what should I do?

- A. You should submit to LOSFA a copy of the proof of mailing along with a written explanation of the above circumstances. We encourage you to obtain and retain proof of mailing if the electronic application is not used. The TOPS rules limit proof of mailing to:
 - 1. A certificate of mailing, registered, certified, certified/return receipt requested, priority or overnight mail receipt from the U S. Postal Service, or other authorized mail carriers such as UPS and Federal Express, which is dated prior to the state's final deadline.
 - 2. The Student Aid Report (SAR) or the Institutional Student Information Report (ISIR), produced by the federal processor, shows that the original application was received by the state's final deadline.
 - 3. The federal processor provides verbal or written verification to LOSFA that the original application was received by the state's final deadline.
 - 4. A printed copy of the electronic receipt for a FAFSA filed on the Web shows that the original application was received by the final deadline.
 - 5. A printed copy of the electronic receipt for an On-Line Application shows that the original application was received by the final deadline.
 - 6. LOSFA's On-Line Application submission confirmation code corresponds to a LOSFA database transaction by the final deadline.

No other form of verification, including notarized or certified statements, will be accepted as proof of compliance with the deadline requirement.

Q-32. If I submitted a FAFSA on the Web but the federal processor does not report it to LOSFA or the federal processor has no record of the application, what documentation can I use as proof of compliance?

- A. You should keep the following documentation as evidence of having filed the FAFSA electronically:
 - 1. A printed copy of the FAFSA that was transmitted showing a date of entry prior to the state's final deadline; or
 - 2. A printed copy of the confirmation showing the FAFSA was received, having a date of entry prior to the state's final deadline; or
 - 3. Confirmation from the federal processor that the application was received by the state's final deadline.
 - 4. Correspondence from the federal processor confirming that electronic problems/issues prevented processing.

Q-33. Is there a fee charged with or associated with filing the FAFSA?

A. No, federal law prohibits the charging of a fee to file the FAFSA (<u>FREE</u> Application for Federal Student Aid). To avoid fees and possible scams, you should file the FAFSA directly to the federal processor through the Internet at www.fafsa.ed.gov or submit the paper form directly to the federal processor.

If a Web site charges a fee for filing the FAFSA, it is highly unlikely that you will receive any benefit for paying the fee. The Web sites that do charge fees for filing the FAFSA are not associated with the federal government and filing a FAFSA through them may result in delays processing the FAFSA and unnecessary expenses. Some sites simply take your money and your FAFSA is NOT filed.

Check carefully to ensure that you are using the correct Web site before entering your personal and family data.

AWARD AMOUNTS

Q-34. How much does the TOPS Opportunity Award pay to pursue an academic undergraduate degree?

A. If you enroll in a Louisiana public postsecondary institution, TOPS pays an amount for the semester or quarter that is equal to the institution's published tuition as approved by that institution's management board.

If you enroll in a regionally accredited independent college or university (non-public) in Louisiana that is a member of the Louisiana Association of Independent Colleges and Universities, TOPS pays the weighted average of the amount paid at public institutions and is calculated by dividing the total dollar value of awards (excluding award stipends) made under TOPS in the prior academic year to students attending public colleges and universities that offer baccalaureate degrees by the total number of students that received the awards.

O-35. What is the value of a TOPS award?

A. It depends on the college attended and the award made to you. The total value of a TOPS Honors Award for attendance at LSU in Baton Rouge for one year, based on the tuition for the 2013-2014 academic year, will be \$5,877 including the \$800 stipend. Current year tuition amounts are listed by institution at www.osfa.la.gov/TOPSawardamounts.

Q-36. Will TOPS pay for summer school?

- A. The TOPS Opportunity, Performance and Honors Awards will not pay for college summer school except when:
 - 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, or
 - you can complete your program's graduation requirements in the summer session, or
 - 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, or
 - the summer session is conducted for a nonacademic program in which you are enrolled, or
 - you have earned at least 60 hours.

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

Check with the financial aid officer at your school.

If you are pursuing a nonacademic (technical) certificate or diploma or degree, you should read the TOPS Tech Section.

Q-37. How many semesters does a TOPS award cover?

- A. You may receive TOPS Awards for up to eight (8) semesters or twelve (12) quarters unless:
 - Your award is reduced by one or two semesters because your application was submitted after the deadline; or
 - You qualified for TOPS based on an ACT score achieved after the ACT national test date in April but before July 1 immediately after graduation; or
 - You qualified for TOPS based on an ACT score achieved after the July 1 deadline immediately after graduation but before the next September 30; or
 - You enrolled in an out-of-state college; or
 - Your award is reduced by one or two semesters because your Application to Return from an Out-of-State College was submitted after the deadline.

If you have a permanent disability or enter on active duty in the U.S. Armed Forces, you may be granted authority to attend part time, but your total TOPS award may not exceed the equivalent of eight (8) semesters or twelve (12) quarters. If TOPS has already paid for the semester or term during which you are called to active duty, the semester or term will not be charged as a semester of TOPS used by you. A Request for Exception form with instructions describing the documentation required can be found on the LOSFA Web site (www.osfa.la.gov/exceptionform), obtained directly from LOSFA or by emailing custserv@osfa.la.gov.

Q-38. Will TOPS pay for me to pursue a second undergraduate degree?

A. No. If you successfully complete an academic undergraduate degree at the baccalaureate level and have remaining TOPS eligibility, you CANNOT use the remaining eligibility to pursue a second academic undergraduate degree at the baccalaureate level. You MAY use the TOPS Opportunity, Performance or Honors Award for nonacademic, technical programs, cosmetology school or proprietary school and you may use your award to complete more than one such program, provided you have not exceeded your total eligibility of eight semesters.

Q-39. Will TOPS pay for graduate or professional school?

A. Yes. If you completed an undergraduate degree without exhausting all 8 semesters or 12 quarters of eligibility, you may receive the period of eligibility remaining if you enroll in an eligible graduate or professional school no later than the fall semester following the one year anniversary of completion of your undergraduate degree and have met the requirements for continuation of your award.

If you have enrolled in an eligible Louisiana public professional school (veterinary, pharmacy, law, medical, etc.), the TOPS award amount is equal to the tuition charged by the school or an amount equal to the tuition charged by the highest cost public school for pursuit of a baccalaureate degree, whichever is less.

If you have enrolled in an eligible Louisiana private professional school, the TOPS award amount is calculated by dividing the total dollar value of awards (excluding award stipends) made under TOPS at public postsecondary institutions in the prior academic year to students attending public colleges and universities, by the total number of students that received the awards (weighted average).

If you enroll in a graduate degree program at an eligible Louisiana college or university, the TOPS award amount is equal to the tuition at the school or the tuition charged for a student while pursuing a baccalaureate degree at the highest cost public school in the state, whichever is less.

Q-40. How does my college get the money for my TOPS award?

A. By statute, TOPS awards are paid directly to the college or university. Institutions submit payment requests to LOSFA for students who are enrolled full-time on the 15th class day (semester schools), or the 10th class day (quarter schools) or who enroll full-time after the 14th class day (semester schools), or the 9th class day (quarter schools). Funds are sent directly to the institutions either electronically or with a paper check as soon as funds are available for distribution.

Q-41. When is my TOPS award disbursed to my school?

A. Your school will invoice LOSFA for your TOPS award after the 14th class day (semester schools) or the 9th class day (term or quarter schools). LOSFA will pay your award to your school after it receives and processes the invoice, normally within 10 days.

Q-42. How does the university get the TOPS money to me (both tuition and stipend)?

A. This varies from institution to institution. You should contact the bursar or the financial aid officer at your school. Normally, your school applies the award to charges you owe the school and the balance, if any, will be remitted to you.

Q-43. Can I use TOPS in conjunction with other types of scholarships?

A. Yes. You can be awarded scholarships, other financial aid and TOPS up to the cost of attendance for your college or university. Cost of attendance is determined by each college and university based on federal guidelines and can include tuition and fees, on-campus room and board (or a housing and food allowance for off-campus students) and allowances for books, supplies, transportation, child care, costs related to a disability, and miscellaneous expenses. Your college or university will deduct any amounts you owe for tuition, fees, and other charges, and it will remit the remainder to you.

If the total of your scholarships, state and federal aid and TOPS Award exceed the cost of attendance, your school will reduce any loans (if applicable) first and it will continue reducing your financial assistance until your awards do not exceed the cost of attendance. If the TOPS Award is totally eliminated, the semester or term will not be counted toward the maximum semesters or terms allowed.

Q-44. Can I use the TOPS Opportunity, Performance or Honors Award to enroll in an occupational, skill or technical (nonacademic) program?

A. Yes. See the Section entitled TOPS Tech Award for additional information. Note that the Opportunity, Performance and Honors awards can now be used to pay for enrollment at eligible proprietary and cosmetology schools.

Q-45. Can I enroll for the first time as a full-time student at an out-of-state postsecondary institution and still qualify for TOPS?

Yes. If you enrolled for the first time as a full-time student no later than the semester immediately Α. following the first anniversary of your graduation from high school in an out-of-state postsecondary institution accredited by a regional accrediting organization recognized by the U.S. Department of Education and thereafter returned to Louisiana and enrolled as a full-time student in an eligible college or university you may be eligible for TOPS. You must have met all the requirements for an award at the time of graduation from high school and while enrolled in an out-of-state college or university, met the requirements for continuation of the award. If you did not enroll full-time, maintain continuous enrollment, or earn 24 hours during the academic year due to circumstances beyond your immediate control, you may apply for an exception to the requirement. A Request for Exception form with instructions describing the documentation required can be found on the LOSFA Web site at (www.osfa.la.gov/exceptionform) or obtained directly from LOSFA emailing by custserv@osfa.la.gov.

If you did enroll at a regionally accredited out-of-state college or university, you must apply for a TOPS award by doing all of the following:

- 1. Submit a FAFSA or, if you can demonstrate that you do not qualify for federal grant aid (Pell Grant) and do not want any other federal aid such as student loans, a TOPS On-Line Application no later than July 1 immediately following the academic year in which you enroll during a regular semester, quarter or term in an eligible Louisiana institution or no later than 60 days after the July 1st deadline (your award will be reduced by one semester), or 61 days but no later than 120 days after the July 1st deadline (your award will be reduced by two semesters) (You are not considered to have returned to Louisiana if you enroll only in a summer session, quarter, term, or intersession.); and
- 2. Submit the TOPS *Application to Return from an Out-of-State College* (for use by students returning from out-of-state institutions) no later than July 1 immediately following the academic year in which you enroll during a regular semester, quarter or term in an eligible Louisiana institution for a full award. LOSFA will accept your application if it is received no later than 60 days after the July 1st deadline but your award will be reduced by one semester; or 61 days but no later than 120 days after the July 1st deadline but your award will be reduced by two semesters. You should submit your Application with your official out-of-state transcript(s). You are not considered to have returned to Louisiana if you enroll only in a summer session, quarter, term, or intersession. The form is available on the LOSFA Web site at (www.osfa.la.gov/sgforms); and
- 3. Submit all supporting documentation, including an official <u>final</u> transcript for each out-of-state college or university attended. The transcripts must show each semester you attended an out-of-state college or university and include all hours attempted and/or earned. Submit all of your supporting documents with the TOPS Application to Return from an Out-of-State College. If it is not possible to submit all documentation at the time you submit the application before your July 1 deadline, submit the supporting documents so that they are received no later than <u>January 15th</u> immediately following the July 1 deadline.

If your Application is not received by the July 1 deadline or during the 120 days after the deadline and/or the supporting documents, including the official final transcripts, are not received by the applicable deadline, the Application will be denied and you will permanently lose your TOPS award. There are no extensions or exceptions to these deadlines.

Your TOPS period of eligibility will be reduced by one semester for each semester that you enrolled as a full-time student in the out-of-state college or university. If you enroll as a full time student while out-of-state and subsequently enroll as a part time student, you will be ineligible for a TOPS award unless you request and are granted an exception. See below.

You must enroll in a Louisiana college or university no later than the next semester or term, excluding summer sessions and intersessions, immediately following the last semester that you were enrolled in the out-of-state college or university, unless granted an exception for cause. You can find the TOPS Request for Exception Form with instructions describing the various circumstances that qualify for an exception and the documentation required on the LOSFA Web site at (www.osfa.la.gov/exceptionform) or you can contact a LOSFA Public Information Representative at (800) 259-5626 or by emailing custserv@osfa.la.gov.

Q-46. Can my TOPS award be reinstated if I enroll for the first time as a full-time student at an eligible Louisiana college and then enroll at an out-of-state college?

A. Yes. If you were determined eligible for a TOPS award and enrolled by the deadline in an eligible Louisiana college, and then you enrolled full-time during a regular semester, quarter or term at an out-of-state college accredited by a regional accrediting organization recognized by the U.S. Department of Education, and then returned to Louisiana and enrolled in an eligible Louisiana college during a regular semester, quarter or term, you may be eligible for reinstatement of your TOPS award. You are not

considered to have enrolled in an out-of-state college if you enrolled only in a summer session, quarter, term, or intersession. You must have met all the requirements for continuation of your award while enrolled in an out-of-state college or university. If you did not enroll full-time, maintain continuous enrollment, or earn 24 hours during the academic year due to circumstances beyond your immediate control, you may apply for an exception to the requirement. A Request for Exception form with instructions describing the documentation required can be found on the LOSFA Web site at (www.osfa.la.gov/exceptionform), obtained directly from LOSFA or by emailing custserv@osfa.la.gov.

See the answer to Question 45 for information on what you must to do have your award reinstated.

- Q-47. If I enroll part time in an out-of-state college after I graduate from high school and then enroll in an eligible Louisiana college by the semester immediately following the one year anniversary of my high school graduation, do I have to submit an Application to Return from an Out-of-State College?
- A. No. You are not required to submit the Application to Return from an Out-of-State School because you were not enrolled full-time. However, you must provide an official final transcript from your out-of state college to determine your cumulative grade point average.

Warning: If you fail to enroll as a full-time student in either the out-of-state college or in an eligible Louisiana college by the semester immediately following the one year anniversary of your high school graduation, you will be ineligible for a TOPS award unless you were unable to enroll due to a circumstance that is not within your immediate control and you request and are granted an exception to the initial enrollment requirement. A Request for Exception form with instructions describing the documentation required can be found on the LOSFA Web site (www.osfa.la.gov/exceptionform), obtained directly from LOSFA or by emailing custserv@osfa.la.gov.

NOTICE OF ELIGIBILITY LETTERS

Q-48. Is there a schedule set up for mailing award letters?

A. You cannot be determined eligible for a TOPS award until LOSFA has evaluated and confirmed your graduation date, ACT/SAT score, residency, citizenship, high school academic data transmitted by the Louisiana State Department of Education's Student Transcript System (STS) and the FAFSA or On-Line Application.

Eligibility is currently determined a number of times each week and may be determined each work day in the future. A letter notifying a student of his eligibility is sent out after the Thursday night processing. For most graduates, the letters will be mailed in late May or early June. LOSFA will continue to determine eligibility throughout the year, but the majority of students receive their letter by mid-July.

Letters for home study completers, non-graduates, and graduates of out-of-state and out-of-country high schools will be mailed after the information required for processing has been received and a determination of eligibility has been made. Timing of these letters will also be dependent on receipt of certifications from the Louisiana Department of Education, verifications from out-of-state and out-of-country high schools, and/or the education departments of other states.

Q-49. What do I have to do to receive my TOPS award?

A. You must enroll as a full-time student in an eligible Louisiana college or university no later than the first semester following the one year anniversary of graduation from high school, excluding summer sessions. For instance, if you graduate from high school in May 2014, you must enroll as a full-time student in an eligible college or university no later than the fall semester of 2015.

Enclosed with the letter notifying you of your TOPS eligibility is a document entitled "Your Rights and Responsibilities." **KEEP THIS DOCUMENT DURING YOUR ENTIRE AWARD.** The document explains that you have been determined eligible for a TOPS award and provides detailed instructions regarding the TOPS enrollment requirements which you must meet before the award is paid. You are personally responsible for complying with these requirements. A copy of this document is also available on LOSFA's Web site at www.osfa.la.gov/TOPS (Click on "Rights and Responsibilities" on the right hand side).

Q-50 Do I have to notify LOSFA to accept my TOPS award?

A. No. The school you are attending full-time as of the 15th class day of the semester (10th class day at Louisiana Tech) will bill LOSFA for your TOPS award.

Q-51 I am a student. How can I check on my TOPS award status?

A. You can:

- 1. Create an account on the Louisiana Connect Portal: www.louisianaconnect.org. Once you have an account on the Louisiana Connect portal you can provide a mobile telephone number to receive a text message once your TOPS status has been determined.
- 2. Register at the student logon on the Louisiana Awards System at www.osfa.la.gov/AwardSystem/ at any time to check your ACT/SAT information and award status.

 Note that you may register on the Award System at any time, but your ACT/SAT information will not

be available until ACT or SAT reports a score. Once you register, you may receive messages from LOSFA regarding what is needed to determine your eligibility for a TOPS award.

- 3. Call a LOSFA Public Information Representative at (800) 259-5626.
- 4. Wait to receive notification via United States mail.

Your eligibility for a TOPS award cannot be determined until LOSFA has your ACT or SAT score, your STS data through high school graduation and your complete FAFSA or On-line Application. The information from these three sources is matched using your social security number, name and date of birth. Without the social security number, name and date of birth matching on all three, your TOPS eligibility cannot be determined. Failure to include your correctly spelled name as it appears on your social security number card, a correct date of birth and a correct social security number will greatly delay and could totally prevent processing for TOPS eligibility.

Warning: If your SSN/DOB/name is incorrect in STS, it will prevent your TOPS eligibility from processing. YOU SHOULD contact the guidance counselor at the high school from which you graduated and request correction of your social security number/name/DOB. The school may request a copy of your SSN card and/or birth certificate.

AWARD PAYMENT AND RENEWAL

Q-52. Do I need to apply for TOPS every year?

A. You are strongly encouraged to reapply annually for TOPS by completing the FAFSA or renewal FAFSA. You must complete the FAFSA each year if you qualify for federal grant aid. In the event of a budget shortfall, a student who does not reapply by submitting a FAFSA or Renewal FAFSA will be the first to be eliminated from receiving his TOPS award. A student who is receiving other forms of federal and state financial aid must submit the FAFSA or Renewal FAFSA each year to continue receiving aid.

Q-53. What is the deadline to reapply for TOPS?

A. TOPS renewal for the upcoming academic year should be filed no later than July 1 each year. The FAFSA for the upcoming academic year is available in January preceding the academic year for which you will be applying for TOPS and other student financial aid. (See www.FAFSA.ed.gov.)

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Q-54. What happens if I miss the July 1 renewal deadline?

A. Your TOPS award will be eligible for renewal if you met the continuation requirements. However, if there is a budget shortfall, your award will not be funded.

Q-55. I just received my fee bill. Why is my TOPS Opportunity award not paying for all of my tuition?

A. At a Louisiana public institution, a TOPS Opportunity award provides an amount equal for the semester or quarter that is equal to the institution's published tuition as approved by that institution's management board.

If you are attending a private institution which is a member of the Louisiana Association of Independent Colleges and Universities (LAICU), you will receive an amount equal to the weighted average of public school tuition paid for the previous academic year.

Q-56. How many hours must I earn to renew my scholarship?

A. You must earn (pass) 24 hours each academic year to retain your TOPS award. Failure to earn (pass) 24 hours will result in permanent cancellation of your award unless you are granted an exception for cause. The academic year for the purpose of earning at least 24 hours begins with the fall semester and ends immediately before the next fall semester. It includes the summer sessions, terms, quarters and intersessions.

Q-57. Do my Advanced Placement hours count toward the 24 hours required for the academic year for TOPS renewal?

A. <u>No.</u> Advanced Placement hours were earned in high school so they do not count toward the 24 hours required for TOPS renewal.

Q-58. Do hours earned in a summer session or intersession count toward the 24 hours required for the academic year for TOPS renewal?

A. Yes. The college "academic year" for the TOPS requirement to earn at least 24 hours each academic year begins with the fall semester, quarter or term of the award year and concludes immediately before the next fall term commences. Hours earned at any time beginning with the fall semester, quarter or term and until the next fall semester, quarter or term commences, including summer session and intersession hours, will count toward the 24 hour requirement.

If you have been awarded the TOPS Opportunity, Performance and Honors Awards and you are enrolled in a nonacademic program, you should read the answers to Questions 213, 217, and 226.

Q-59. My college does not give credit for remedial hours. Do remedial hours count toward the 24 hours required for the academic year for TOPS renewal?

A. Yes. Remedial hours taken and passed during the academic year do count toward the 24 hours required even if your school reports a "P" for the remedial class.

Q-60. What GPA do I need to renew my TOPS Opportunity, Performance, or Honors Award?

A. To renew your award:

- You must maintain Steady Academic Progress (cumulative 2.00 GPA on a 4.00 scale) at the end of every semester, quarter, term, session or intersession for which grades are reported. If you do not maintain a 2.00, your award will be suspended for failure to maintain Steady Academic Progress SAP).
- Your Cumulative Grade Point Average (Cum GPA) will be calculated on all coursework you have attempted, including grades earned for dual enrollment courses taken while in high school, summer session grades, remedial course grades and repeated course grades, at the end of each spring

semester or quarter. Your Cum GPA is calculated by LOSFA based on academic reports received from all schools that you have attended, and it could differ from the Cum GPA calculated by the school you currently attend.

Note: If you resign from a dual enrollment course, the course will not be included in the CUM GPA calculation.

• For the TOPS OPPORTUNITY AWARD:

- 1. If you have NOT earned at least 24 hours at the end of the spring semester or quarter, you are required to have at least a 2.00 Cum GPA to meet SAP.
- 2. If you have earned at least 24 hours at the end of the spring semester or quarter, you must have at least the following Cum GPA at the end of the spring semester or quarter:
 - 2.30 with 24 to 47 earned hours
 - 2.50 with 48 or more earned hours

• For the TOPS PERFORMANCE/HONORS AWARD

- 1. If you have NOT earned at least 24 hours at the end of the spring semester or quarter, you are required to have at least a 2.00 Cum GPA to meet SAP.
- 2. If you have earned at least 24 hours by the end of the spring semester or quarter, you must have at least 3.00 Cum GPA:
- 3. If you have been awarded the TOPS Performance or Honors award and you have less than a 3.00 Cum GPA when required, your award will be changed to Opportunity Award for the remaining period of eligibility and you will not receive the stipend that goes with your former award. Once you lose your Performance or Honors Award, you cannot regain it.
- You must achieve the Cum GPA required for the Opportunity Award at the end of the spring semester or quarter or your TOPS Award will be suspended until you have regained academic standing and have achieved the required Cum GPA.
- If you do not achieve the required Cum GPA within two years from the end of the semester or quarter your award is suspended, your award will be permanently canceled. There are no exceptions or waivers to this cancelation.
- Note that if you request an exception and it is granted, the period of suspension for grades is not interrupted unless an exception is granted for military service.
- If you are enrolled in a technical program, you must have a 2.50 Cum GPA at the end of the spring semester or quarter or your award will be suspended, regardless of the number of hours you have earned. If you do not achieve the required Cum GPA within one year from the end of the semester your award is suspended, your award will be permanently canceled.
- Note that if you have earned hours in both an academic program and a technical program, your grades from each program remain separate for purposes of calculating your Cum GPA. For example, if you have a 3.20 on 12 hours in a technical program and a 2.80 on 12 hours an academic program, your Cum GPA will not be 3.00. It will be 3.20 in the technical program and 2.80 in the academic program.

See the answer to Question 58 for the definition of "academic year."

Q-61. I had a 1.95 GPA at the end of the fall semester. Why was my award suspended for the spring semester if the GPA is only checked at the end of the spring semester?

A. You must maintain Steady Academic Progress, which means that you must have a minimum cumulative GPA of 2.00, at the end of each semester/quarter/term/intersession/session. If you do not maintain Steady Academic Progress, your award will be suspended.

Q-62. What does it mean when my award is suspended?

A. It means your TOPS award will not be paid until you bring your grades up, but you have not lost your award. If your award is suspended, your TOPS award will not be paid; however, you must meet the continuation requirements to qualify for reinstatement, i.e.: you must enroll full-time, remain continuously enrolled and earn at least 24 hours each academic year, unless you are granted an exception to these requirements.

Your award will be reinstated if you achieve the required Cumulative Grade Point Average within the time allowed. (See the answer to Question 60.) Upon reinstatement, you will be eligible for payment of the remaining semesters of your TOPS eligibility.

Q-63. I had 24 hours with a 2.29 cumulative GPA at the end of the spring semester/quarter. Why is my Opportunity award suspended?

A. You must have a cumulative GPA of <u>at least</u> 2.30 to renew your Opportunity award if you have 24 or more earned credit hours and less than 48 credit hours at the end of the spring semester or quarter. Your cumulative GPA of 2.29 is less than the required GPA. <u>There is no rounding up of a cumulative GPA for TOPS.</u>

If you had not earned 24 or more credit hours at the end of the spring semester or quarter, you must have a cumulative GPA of **at least** 2.00 to renew your Opportunity award.

Q-64. What is the cumulative GPA required for continuation of my Performance or Honors Award?

A. You must have a cumulative GPA of at least 3.00 at the end of each spring semester or quarter if you had earned at least 24 hours at that time.

Q-65. What happens if I do not have at least a 3.00 cumulative GPA for continuation of my Performance or Honors Award?

A. If you do not maintain the minimum 3.00 cumulative GPA required for renewal of a Performance or Honors Award but you do have a cumulative GPA of <u>at least</u> 2.50 that is required to renew an Opportunity Award, your award will be reduced to an Opportunity Award. Once your award has been reduced to the Opportunity award, your Performance or Honors award will **not** be reinstated and you are no longer eligible to receive stipends. If your cumulative GPA is below the minimum required to renew an Opportunity Award, your award will be suspended. If your award is reinstated, you will receive the Opportunity award for your remaining semesters of eligibility. See Questions 61-63 regarding suspension of awards.

Q-66. My award was suspended for GPA, but my friend's award was cancelled for failing to earn 24 hours. What is the difference between suspension and cancelation?

A. If your TOPS award is suspended for failure to earn the required cumulative GPA or for failure to maintain Steady Academic Progress, you will have an opportunity to have your award reinstated once you have re-attained the minimum required cumulative GPA if the period of ineligibility does not exceed two years from the end of the semester the award is suspended (one year from the end of the semester or quarter the award is suspended for the TOPS Tech Award or for a student using an Opportunity, Performance, or Honors Award to pursue a technical program).

If your award is canceled due to failure to earn at least 24 hours during the academic year, you are not eligible for reinstatement of your award unless you are granted an exception. If your award is canceled and you can provide documentation that circumstances beyond your control prevented you from earning at least 24 hours, you can apply for an exception. Your Request for Exception form must be received no later than six months from the date of the letter notifying you of the cancelation of your TOPS award. Even if the exception is approved, your award still may be suspended for failure to earn the required GPA or for failure to maintain Steady Academic Progress. A Request for Exception form with instructions describing the documentation required can be found on the LOSFA Web site at (www.osfa.la.gov/exceptionform), obtained directly from LOSFA or by emailing custserv@osfa.la.gov.

Q-67. How will I know if my TOPS award has been renewed?

A. You can create an account on the Louisiana Connect Portal: www.louisianaconnect.org. Once you have an account on the Louisiana Connect portal you can provide a mobile telephone number in order to receive a text message once your TOPS status has been determined.

You can check your renewal status by creating an account on the Louisiana Award System at www.osfa.la.gov/AwardSystem. LOSFA does not send TOPS award renewal letters.

Q-68. I have the TOPS Opportunity, Performance or Honors Award. Will TOPS pay for me to attend summer school?

- A. TOPS will **ONLY** pay for summer school if you are enrolled in a **Qualified Summer Session**. A Qualified Summer Session is one which your institution certifies that:
 - 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, or
 - You will graduate in the summer session, or
 - The courses taken during the summer session are required by your degree program and are only offered during the summer session, or
 - You are enrolled in a technical program, or
 - You have earned at least 60 hours.

TOPS will not pay for the summer session following high school graduation. For TOPS to pay for a summer session, you must have been enrolled as a full-time student in a semester, quarter or term prior to the summer session.

TOPS payment for a Qualified Summer Session will expend one full semester of TOPS eligibility. Performance and Honors award recipients will receive their stipends during a Qualified Summer Session.

See the Section entitled TOPS Tech Award for additional information.

- Q-69. I enrolled for the first time as a full-time student at an out-of-state school. Can I come back to Louisiana and receive a TOPS award?
- A. Yes.

SEE THE ANSWERS TO QUESTIONS 45 AND 46 FOR INFORMATION REGARDING REQUIREMENTS AND DEADLINES.

- Q-70. If I enroll in an eligible out-of-state college AFTER my first year of receiving TOPS at an eligible Louisiana institution, can I return to Louisiana and still receive my TOPS award in the future?
- A. Yes.

SEE THE ANSWERS TO QUESTIONS 45 AND 46 FOR INFORMATION REGARDING REQUIREMENTS AND DEADLINES.

- Q-71. I just completed my 4 year enlistment in the Army. Can I receive a TOPS award?
- A. Yes, if you:
 - 1. Joined the Armed Forces and were on active duty within one year of high school graduation. You must enroll in an eligible institution by the first semester, quarter, term following the one year anniversary of your separation from active duty. To be eligible, you must have received an honorable discharge or a general discharge under honorable conditions and must submit the FAFSA or the TOPS Online Application so that it is received by the federal processor no later than one year after separation from active duty.

OR

2. Are a 2003 or later graduate who first enrolls as a full-time student in an eligible Louisiana institution and then voluntarily enlists and enters on active duty as a member of the regular U.S. Armed Forces. You must request an exception no later than six months from the date of the letter notifying you of the cancelation of your TOPS award. You may also request an exception prior to entering on active duty, and provide to LOSFA the documentation required to receive an exception.

Q-72. After I completed my first 4 year enlistment in the Army, I reenlisted. Can I receive a TOPS award?

A. Yes, if you reenlisted and maintained continuous active duty status and then enrolled as a full time student at an eligible college no later than the semester, quarter, term following the one year anniversary of your separation from active duty.

Q-73. I was just notified that I am being called to active duty during the current semester. What happens to my TOPS award?

A. You must request an exception as soon as possible, but no later than six months from the date of the letter notifying you of the cancelation of your TOPS award. If TOPS has already paid for the semester, quarter or term during which you are called to active duty, the semester, quarter or term will not be charged as a semester, quarter or term of TOPS used by you. A Request for Exception form with instructions describing the required documentation can be found on the LOSFA Web site at (www.osfa.la.gov/exceptionform) or obtained directly from LOSFA.

If your TOPS award is suspended for failure to earn the required grade point average at the time you are called to active duty, the period of suspension will be extended by the length of time you are on active duty, including any periods of reenlistment.

Q-74. I have been offered a CO-OP/Internship for the upcoming academic year. What happens to my TOPS award if I accept it?

A. A CO-OP/Internship may be considered an exceptional educational opportunity, if your academic dean certifies in writing that the CO-OP/Internship is considered an exceptional educational opportunity. An exception for an exceptional educational opportunity may be granted for up to two consecutive semesters or the required program length.

Q-75. I am a nursing student. I will be in clinicals next semester. Do I still have to take 12 hours for the semester to be full-time?

A. If your college considers you to be enrolled full-time (although less than 12 hours), you may enroll in the number of hours required by your program of study. You are considered program full-time and will not be required to earn 24 hours for the academic year. To be considered program full-time, your school must certify that you are considered to be enrolled full-time in your program of study when it bills LOSFA for the TOPS award.

Q-76. How many semesters will my TOPS award pay?

- A. The Opportunity, Performance and Honors awards are paid up to 8 semesters or 12 quarters unless:
 - Your TOPS award is reduced by one or two semesters because your application was submitted after the deadline; or
 - You qualified for TOPS based on an ACT score achieved after the deadline but before July 1 immediately after graduation or in some very limited circumstances, before September 30 immediately after graduation; or
 - Your award is reduced for semester(s) enrolled in an eligible out-of-state college; or
 - Your award is reduced by one or two semesters because your Application to Return from an Out-

of-State College was submitted after the deadline.

TOPS Tech awards are paid up to two years. See the TOPS Tech Award Section starting with Question 207 for addition information.

Once a semester, quarter or term of the TOPS award is paid, it counts toward your total award, even if you are not able to complete the semester, quarter or term. (Students who are called to active duty during a semester do NOT lose a semester, quarter or term of eligibility, even if the award has been paid for the semester, quarter or term.) However, if you receive an exception for the semester, quarter or term <u>AND</u> your college reimburses LOSFA for some or all the amount paid by TOPS for that semester, the amount reimbursed will be available to you for a subsequent semester, quarter or term provided you have enrolled full-time and met the cumulative GPA requirement.

Q-77. Are there any exceptions to the maximum number of semesters allowed for TOPS?

B. Yes. If you are granted an exception based on a permanent disability or if you are on active duty in the U.S. Armed Forces, you may enroll on a part time basis. The total TOPS payments may not exceed the equivalent of eight semesters of payments of the full TOPS award. See the Permanent Disability Section starting with Question 173.

In addition, if you cannot complete a semester <u>AND</u> you receive an exception for that semester <u>AND</u> the college reimburses LOSFA for some or all the amount paid by TOPS for that semester, the amount reimbursed will be available to you for a subsequent semester, provided you have enrolled full-time and met the cumulative GPA requirement.

Q-78. I completed my bachelor's degree in less than 8 semesters. Do I lose the remaining semesters of my TOPS award?

A. No, you do not lose the remaining semesters. You may receive your award for any remaining semesters or quarters of eligibility for graduate or professional study. To be eligible for payments for graduate or professional school, you must enroll no later than the fall semester immediately following the first anniversary of your completion of an undergraduate degree and you must have met the requirements for continued eligibility. You may not use your remaining eligibility to work on a second bachelor's degree.

Q-79. How much will my TOPS award pay for graduate school?

A. TOPS will pay the amount of tuition charged for the graduate study OR the TOPS Award Amount paid at the highest cost public institution (currently LSU-BR), whichever is less. Performance and Honors award recipients will receive their stipends while in graduate school.

CITIZENSHIP REQUIREMENT

Q-80. I am not a U.S. citizen. Am I eligible for TOPS?

A. You must either be a U.S. citizen or a permanent resident as defined by the United States Citizenship and Immigration Services to receive TOPS.

Q-81. What documentation can I provide to LOSFA to verify my permanent residency status or citizenship?

A. If you are a permanent resident, you may provide a copy of one of the following:

- 1. Permanent Resident Card Form I-551, or
- 2. Application for Naturalization and/or Certificate of Naturalization, or
- 3. A foreign passport page indicating initial admission as a permanent resident, or
- 4. A re-entry permit indicating permanent residency.

If you are a citizen, you must provide a copy of one of the following:

- 1. A U. S. birth certificate;
- 2. A Certificate of Citizenship, or
- 3. A Certificate of Naturalization. or
- 4. A U.S. passport.
- 5. A Consular Report of Birth Abroad of a Citizen of the United States of America

If you believe that you are a permanent resident or a citizen and you do not have one of the listed documents, you should contact LOSFA at (800) 259-5626 or by e-mail at custserv@osfa.la.gov.

An "Employment Authorization Document" issued by the USCIS <u>CANNOT</u> be used to establish citizenship.

Q-82. Are there any exceptions or circumstances that would allow a waiver of the citizenship or permanent resident status requirement?

A. No. However, the Commission recognizes that the process for applying for permanent resident status is often delayed and can be very time consuming. For these reasons, it has authorized LOSFA to consider the circumstances of a student who applied for permanent residency before graduating from high school.

If you applied for permanent resident status before high school graduation, you should contact LOSFA. Your TOPS award will not be paid until you have been granted permanent residency status and LOSFA determines that you have met the initial and continuing eligibility requirements.

Q-83. Will a student who has an H-4 visa be eligible for a TOPS award?

A. No. This is a visa for a spouse or child of a nonimmigrant temporary worker who has a H-1, H-2 or H-3 visa. This student is not a permanent resident.

Q-84. Will a student with an F-1 visa be eligible for a TOPS award?

B. No. This is a visa for a student who seeks to study in the United States. To qualify for this visa, a student must maintain a permanent residence abroad, which the student has no intention of giving up.

CORE CURRICULUM

The TOPS Core Curriculum Reference Tables used in the Student Transcript System are available on the Department of Education's LEADS Portal, https://leads.doe.louisiana.gov/ptl/ on the STSQ12 report and on LOSFA's Web site, osfa.la.gov. Also available on these sites are the Course Code Tables.

Q-85. Do I need to take the TOPS Core Curriculum or the CORE 4 Curriculum?

A. You are required to take the CORE 4 curriculum to graduate from high school. Graduation is also required to be eligible for TOPS. So, you should take the TOPS Core Curriculum as part of the required CORE 4 courses. Periodically discuss course requirements with your high school guidance counselor to ensure that you're on track to graduate AND to be eligible to receive TOPS.

You should create an account on Louisiana Connect and keep up with your progress toward meeting the requirements for a TOPS Award. Go to https://www.louisianaconnect.org/.

Q-86. If my high school does not offer a TOPS core course, can it be waived?

A. No, a TOPS core course cannot be waived, except under limited circumstances for students with disabilities and/or exceptionalities. See the Answers to Questions 197-206.

You are required to complete the TOPS core curriculum requirements. If your school does not offer a course, other arrangements such as correspondence, distance learning, or concurrent enrollment for college credit, must be made to acquire the course before graduation if you want to qualify for a TOPS award. These classes must be listed on your official high school transcript at the time of graduation to be considered for the TOPS core curriculum.

Q-87. I graduated from an out-of-state/out-of-country high school. Do I have to meet the TOPS core curriculum requirements to be eligible for a TOPS Award?

A. No. You are NOT required to meet the TOPS core curriculum requirements to qualify for a TOPS Award. However, you must have an ACT (SAT) score of at least 20 for TOPS Tech and at least a 23 for Opportunity, 26 for Performance and 30 for Honors. **NOTE:** If you graduated/will graduate from an out-of-country high school, you are not eligible for the TOPS Performance or Honors Award if the Louisiana residency requirement is met based on a parent who is a Louisiana resident living outside the United States who actively engaged in work or another activity on behalf of a Louisiana sponsor or employer after having lived in Louisiana at least 24 months prior to starting work out of the country.

Q-88. I did not take French I, but took French II and French III. Can these two classes be used to meet the Foreign Language requirement?

A. Yes. The TOPS statute only requires two (2) units in the same language.

Q-89. I am taking American Sign Language. Can these courses be counted as TOPS core curriculum foreign language courses?

A. Yes. The LDE added course listings for American Sign Language I (123456) and American Sign Language II (123457) to the Secondary Programs of Study in the Louisiana Handbook for School Administrators (Louisiana Department of Education Bulletin 741). The only approved course is American Sign Language.

Note that LDE does not consider courses currently designated as "Signing" or "Sign Language" to include all the necessary components of American Sign Language, so these courses are not acceptable as substitutes.

Q-90. Can I be eligible for TOPS if I graduated early and could only take Business English instead of English IV?

A. No. You would not be eligible for TOPS Opportunity, Performance or Honors because the TOPS statute requires English IV. However, you may be eligible for the TOPS Tech Award.

Q-91. In the past, some of the TOPS core curriculum courses could be substituted for Fine Arts Survey. What courses does this include for 2014 graduates?

A. Beginning with students graduating from high school in 2014, the only courses that can be substituted

for Fine Arts Survey are: 1 unit of performance courses in music, dance, or theater; or 1 unit of studio art or 1 unit of visual art; or Speech III and Speech IV (both for 1 unit). Other TOPS Core Curriculum courses may not be used to substitute for Fine Arts Survey.

The TOPS Core Curriculum Reference Tables used in the Student Transcript System are available on the Department of Education's LEADS Portal, https://leads.doe.louisiana.gov/ptl/ on the STSQ12 report and on LOSFA's Web site, www.osfa.la.gov/tops.

- Q-92. If I passed a proficiency test for a foreign language, can the unit be used for completion of the TOPS core curriculum foreign language requirement?
- A. Yes. If your high school credits the foreign language unit obtained through proficiency testing in the Student Transcript System, it may be used for the TOPS core curriculum.
- Q-93. Can an extra foreign language be used to substitute for either the required unit of Fine Arts Survey or ½ unit of Computer Science?
- A. No. Beginning with students graduating in 2004, extra foreign language courses may not be substituted for Fine Arts Survey.
- Q-94. Can Speech Debate be used as a substitute for the required unit of Fine Arts Survey?
- A. No. Speech Debate may not be used. However, you may substitute Speech III and Speech IV (both units) for Fine Arts Survey.
- Q-95. If I complete one unit of Civics and ½ unit of free enterprise in high school, can I use the extra ½ unit of Civics as a substitute for ½ unit of Fine Arts Survey?
- A. No. Beginning with students graduating from high school in 2014, the only courses that can be substituted for Fine Arts Survey are: 1 unit of performance courses in music, dance, or theater; or 1 unit of studio art or 1 unit of visual art; or Speech III and Speech IV (both for 1 unit). Other TOPS Core Curriculum courses may not be used to substitute for Fine Arts Survey.

Note: Students who enter the 9^{th} grade on or after July 1, 2011, may NOT use $\frac{1}{2}$ unit of Civics and $\frac{1}{2}$ unit of Free Enterprise to meet the Core IV graduation requirements. These students must complete one unit of Civics.

- Q-96. I earned ½ unit of Fine Arts Survey and ½ unit of Environmental Science that is not needed to meet my other TOPS core curriculum requirements. Can I use the ½ credit of Environmental Science to complete my Fine Arts Survey requirement?
- **A. No.** Beginning with students graduating from high school in 2014, the only courses that can be substituted for Fine Arts Survey are: 1 unit of performance courses in music, dance, or theater; or 1 unit of studio art or 1 unit of visual art; or Speech III and Speech IV (both for 1 unit). Other TOPS Core Curriculum courses may not be used to substitute for Fine Arts Survey.
- Q-97. I have taken college courses for credit. May these be considered as part of the TOPS core curriculum for TOPS purposes?
- A. Yes. College level courses taken independently, during the summer or in a dual enrollment program such as Early Start, whether in the classroom, on-line, or by correspondence, may be used to qualify for TOPS if your high school determines the courses are TOPS core equivalent courses and the courses are credited on your official high school transcript, using the correct Department of Education course code and transmitted to LOSFA by the Student Transcript System.

College level courses taken in an early admissions program must be reported on the forms required by the Louisiana Department of Education. See the section on "Early College Admission Programs" for additional information.

- Q-98. I grew up in China and speak fluent Chinese, but I am just now learning English. Can the English courses count as the foreign language, and if not, can the fact that I speak Chinese count?
- A. No. English is not considered a foreign language. The English courses are part of the core curriculum. You must take and pass the foreign language courses during high school. By itself, the fact that you speak Chinese does not count toward the TOPS core curriculum foreign language requirement; however, if you pass a proficiency test in Chinese and it is credited on your official transcript and is entered in STS, it may be used to satisfy the foreign language requirement.
- Q-99. Who should be contacted to get approval for courses taught at a high school that may be equivalent to courses in the TOPS core curriculum?
- A. Act 359 of the 2013 Regular Session of the Louisiana Legislature requires approval by the State Board of Elementary and Secondary Education of the guidelines and procedures to establish course equivalencies for any course included in the TOPS Core Curriculum. The following procedure was in place prior to Act 359 and has not been approved by BESE. When guidelines and procedures are approved by BESE, notification will be given.
- Q-100. Can Integrated Mathematics I, II and III substitute for TOPS core curriculum courses?
- A. All three courses, Integrated Mathematics I, II and III substitute for Algebra I, Algebra II and Geometry. Separately, the courses substitute as Integrated Mathematics I for Algebra I, Integrated Mathematics II for Algebra II and Integrated Mathematics III for Geometry.
- Q-101. What are the BESE approved statewide computer related courses for TOPS?
- A. A computer related course will not be required for and may not be used by students to complete the core curriculum for the TOPS Opportunity, Performance and Honors Awards who graduate in 2014 and later.
- Q-102. I earned ½ unit in four different performance courses in music, dance or theater. Can these courses be used to complete the 2 full units of performance courses required as a substitute for Fine Arts Survey?
- A. Yes. You may use four ½ unit performance or four ½ unit visual arts, or four ½ unit studio arts courses to substitute for Fine Arts Survey. Since the Student Transcript System cannot recognize this combination of courses as a substitute for Fine Arts Survey requirement, you or your high school guidance counselor must contact LOSFA by email at custserv@osfa.la.gov or by mail to request a determination through an audit.

Note: The ½ units must be in the same program type (performance, studio or visual arts). For example, two ½ unit performance art courses may not be combined with two ½ unit studio arts courses to satisfy the Fine Arts Survey core curriculum requirement.

- Q-103. How many core units do I have to earn to complete the core curriculum for the TOPS Opportunity, Performance or Honors awards?
- A. If you graduate in 2014 or later, you must earn 19 core units.
- Q-104. Can I substitute a TOPS core curriculum elective for the Computer Science requirement?
- A. A computer related course will not be required for and may not be used by students to complete the core curriculum for the TOPS Opportunity, Performance and Honors Awards who graduate in 2014 and later.

Q-105. Can I substitute Agriscience I & II for the 3rd science course requirement and the additional math/science requirement?

If you graduate from high school in 2014 or later, you must earn 4 math units and 4 science units. Agriscience I & II (both for one unit) may be used to satisfy one unit of the science requirement.

Q-106. If I substitute a core course for the computer science category, can I use ½ unit of the core course or must it be a full unit?

A. A computer related course is not required for students graduating in 2014 and later.

Q-107. Is Keyboarding approved as a computer science course for TOPS?

A. A computer related course is not required for students graduating in 2014 and later.

Q-108. Can I use Anatomy and Physiology as one of the advanced science courses?

A. Yes. One unit of Anatomy and Physiology may be substituted for one unit of the following advanced sciences: Earth Science, Environmental Science, Physical Science, Biology II, Chemistry II, Integrated Science, Physics, Physics II, or Physics for Technology or Agriscience I and II (both for 1 unit).

CUMULATIVE HIGH SCHOOL GRADE POINT AVERAGE FOR TOPS

General

Q-109. Who is responsible for calculating the TOPS Cumulative High School Grade Point Average?

A. The final TOPS Cumulative High School Grade Point Average is calculated by the Louisiana Department of Education using data from your official transcript transmitted through the Student Transcript System (STS) by each Local Education Authority (LEA) (for public high schools) or by the high school (for non-public high schools).

Q-110. How is the TOPS Cumulative High School Grade Point Average calculated?

A. Your TOPS Cumulative High School Grade Point Average is calculated on a 4.00 scale using the grades for the courses that were used to satisfy one of the TOPS Core Curricula. For those high schools that utilize other than a 4.00 scale, all grade values will be converted to a 4.00 scale utilizing the following formula:

For schools awarding a maximum of 5 points for honors courses, the formula would be used to convert the honors course grade of "C" (which assumes that a "C" would be equal to 3.00 points in the 5.00 grading system) as shown in the following example.

$$\frac{3.00}{5.00} = \frac{X}{4.00}$$
$$5X = 12; \quad X = 2.40$$

By cross multiplying,

Q-111. What happens if I have taken more than the required number of units of core courses?

A. If you have earned more than the required number of units of courses that are included in the TOPS core curriculum, your TOPS Cumulative High School Grade Point Average will be calculated using the courses with the highest grades that satisfy the required core curriculum.

For example, if you have taken more than one Advanced Mathematics course, either of which would satisfy the TOPS core curriculum requirement, the TOPS Cumulative High School Grade Point Average will be calculated using only the math course in which you received the highest grade.

Q-112. What happens if I have taken the same course more than once?

A. In the event you take the same core course more than one time, your TOPS Cumulative High School Grade Point Average will be calculated using the highest grade earned in the course. Example: if you earned an "F" in Algebra I and a "B" by repeating the course, the "B" would be used in calculating your TOPS Cumulative High School Grade Point Average.

Q-113.I earned credit for TOPS core courses on a Pass/Fail basis. How are these courses treated in the grade point average calculation?

A. For TOPS purposes, the Pass/Fail is not assigned a quality point value and is not included in the calculation of the TOPS Cumulative High School Grade Point Average. A TOPS core course that is completed as a "pass" is not included in the grade point calculation in any way. Failed courses cannot be used to complete the core curriculum.

A Pass/Fail core course that is passed is used in counting the number of units needed to satisfy the TOPS core curriculum requirement. A Pass/Fail core course that is failed is not counted in the number of units needed to satisfy the TOPS core curriculum requirement.

If your school gave you a letter grade, it will be used in the calculation.

Q-114. I earned credit for TOPS core courses by taking proficiency tests. How will these courses be included in the grade point average calculation?

A. A TOPS core course that is earned through proficiency testing will not be included in the GPA calculation. The course may be used in counting the number of units needed to satisfy the TOPS core curriculum requirement.

Q-115. Why doesn't my TOPS Cumulative High School Grade Point Average agree with the GPA shown on my official transcript?

A. Your TOPS Cumulative High School Grade Point Average must be calculated using only the grades earned for courses that are used to satisfy the TOPS Core Curriculum units. The official transcript overall cumulative GPA is based on all courses attempted. In addition, your high school may include failed courses that you have repeated for a passing grade on the official transcript. These differences will generally result in a grade point average that is different than the grade point average computed for TOPS. In addition, some high schools use a grade point scale higher than a 4.0 for honors and advanced placement courses. This difference can result in grade point averages higher than a 4.0. For purposes of determining TOPS eligibility, all grades are converted to a 4.0 grade point scale.

Q-116. My TOPS Cumulative High School Grade Point Average is 2.499. Can this be rounded up to a 2.50?

A. No. The TOPS statute requires that you earn at least a 2.50 grade point average. A 2.499 average is less than 2.50 and may not be rounded up.

Q-117. I failed a TOPS core course, took the class over, then made an A, and our parish policy states that the F is not transferred to the transcript. How will LOSFA calculate my TOPS Cumulative High School GPA?

A. The TOPS Cumulative High School Grade Point Average will be computed using the grades on courses that are used to satisfy the TOPS Core Curriculum units. Courses that are failed cannot be used. The highest grade achieved for a course, regardless of the number of times the course is taken, will be used for the calculation. In this case, the student's "A" would be used. Previous questions and answers in this series provide complete information about calculating the grade point average.

Q-118. If I make a higher ACT score than 20, do I still need a 2.50 TOPS Cumulative High School Grade Point Average?

A. Yes. The TOPS statute requires a minimum TOPS Cumulative High School Grade Point Average of 2.50. This minimum cannot be waived.

Q-119. Is there any circumstance that I could qualify for a TOPS Award without meeting the requirement to earn at least a TOPS Cumulative High School Grade Point Average of 2.50 on the courses used to satisfy the TOPS core curriculum?

A. Yes. If you graduate from an out-of-state high school, an out-of-country high school, or complete a BESE approved home study program or if you meet certain intelligence testing requirements (See the answer to Question 175), you do not have to meet the TOPS Cumulative High School Grade Point Average requirement nor the core curriculum requirement. However, if you graduate from an out-of-state or out-of-country high school, you must earn an ACT score that is at least 3 points higher than that required for students who graduate from Louisiana high schools. If you complete an approved home study program, you must earn an ACT score that is 2 points higher than students who graduate from Louisiana high schools for the Opportunity Award and 1 point higher for the Performance and Honors Awards.

In addition, if you do not graduate from high school and are determined eligible for a TOPS award by meeting certain intelligence testing criteria, you are not required to complete the TOPS core curriculum or achieve a minimum TOPS Cumulative High School Grade Point Average. See the answer to Question 175. However, if you graduate from a BESE approved high school, you must have at least a 2.50 on the TOPS Core Curriculum units.

Q-120. If I make a 3.00 cumulative GPA in college, can I move up to a higher award level?

A. No. You are awarded TOPS based on your academic performance in high school. You must meet the TOPS requirements at the time of graduation from high school and once awarded, must meet certain academic standards in college to continue your award.

Q-121. If I did not have a TOPS Cumulative High School Grade Point Average of 2.50 when I graduated high school, can I get a higher GPA in college and receive TOPS then?

A. No. You are awarded TOPS based on your academic performance in high school. You must meet the TOPS requirements at the time of graduation from high school.

Q-122. Is there an exception for the TOPS Cumulative High School Grade Point Average if I have a disability or exceptionality and am on a 504 plan or have an IEP on file?

A. No. The statute requires a minimum TOPS Cumulative High School Grade Point Average of 2.50. This requirement cannot be waived.

Q-123. My high school computes its grades on a semester basis. How will the Louisiana Department of Education calculate my TOPS Cumulative High School Grade Point Average (GPA)?

A. The TOPS Cumulative High School Grade Point Average for your school will be computed using the two semester grades for each course. Your school may report either a single annual grade for a course or two semester grades, depending on the school's procedure.

Q-124. My high school computes its grades on an annual basis. How will the Louisiana Department of Education calculate the TOPS Cumulative High School Grade Point Average?

A. The TOPS Cumulative High School Grade Point Average for your school will be computed using the annual grade. Your high school may report either a single annual grade for a course or two semester grades, depending on the school's procedure.

- Q-125. If through the use of substitutions, such as one unit of music for Fine Arts Survey or Algebra I Parts 1 and 2, I have more than 17.5 units to meet the TOPS core curriculum requirement, will the TOPS Cumulative High School Grade Point Average calculation be based on 19.0 units or the actual number of units used to satisfy the TOPS core curriculum?
- A. The number of units used in the TOPS Cumulative High School Grade Point Average cannot exceed 19 units.

In those cases where one unit is used to substitute for a ½ unit, the grade on the substitute unit will be used in the calculation. If more than one unit is used to substitute for a one unit requirement, the grades must be added together and divided by the number of grades. For example, if Algebra I, Parts 1 and 2, are used to substitute for Fine Arts Survey and the units are graded on an annual basis, the grades for each year for each unit will be added together and divided by two. If the units were graded on a semester basis, the grades for each semester for each unit will be added together and divided by four. The resulting grade (Relative Grade Points) based on one unit of credit will be used to determine the TOPS Cumulative High School Grade Point Average.

For example, for schools that grade on an annual basis, a student receives an "A" for the year in Algebra I, Part 1, and receives a "C" for the year in Algebra I, Part 2. The grades for each year will be added (4+2=6) and the sum is divided by two (2) resulting in a grade of 3.00, or "B."

For schools that grade on a semester basis, a student receives an "A" for the first semester and a "B" for the second semester of Algebra I, Part 1, and receives a "C" for the first semester and an "A" for the second semester of Algebra I, Part 2. The grades for each semester will be added (4+3+2+4=13) and the sum is divided by four (4) resulting in a grade of 3.25.

Q-126. If I have one unit of Civics and ½ unit of Free Enterprise, how is the TOPS Cumulative High School Grade Point Average calculated?

A. If your school grades on an annual basis, one ½ unit of the Civics annual grade will be used with the grade for the one semester of Free Enterprise.

If your school grades on a semester basis, the two semester grades in Civics will be averaged and ½ of the average will be used with the semester grade for Free Enterprise.

For example, at a school that grades on a semester basis, you receive an "A" for the first semester and a "B" for the second semester of Civics. The "A" and "B" will be averaged (4+3)/2=3.50 and the GPA will be computed using 3.50 for the Civics grade.

- Note: Students who enter the 9th grade on or after July 1, 2011, may NOT use ½ unit of Civics and ½ unit of Free Enterprise to meet the Core IV graduation requirements. These students must complete one unit of Civics.
- Q-127. I did not earn the required ½ unit in the computer category, but I have an extra ½ unit of Civics. Can I use the extra ½ unit of Civics to meet the requirement?
- **A.** A computer related course is not required for students graduating in 2014 and later.
- Q-128. I took French I and failed it. I decided not to pursue French as my foreign language choice. Instead, I completed Spanish I and II to meet my foreign language requirement for TOPS. Will the French grade have any bearing on my GPA for calculating TOPS Cumulative High School Grade Point Average based on TOPS core curriculum courses?
- A. No. A course that is failed cannot be used to complete the TOPS core curriculum requirement and only the courses used to satisfy the TOPS Core Curriculum units will be used in the TOPS Cumulative High School Grade Point Average calculation.

- Q-129. If I complete French I, II, III and IV, will the Department of Education take the two highest grades or would the grades have to be from consecutive courses?
- A. The TOPS core requirement is to complete two courses in the same foreign language. The courses do not have to be consecutive. The rules require the two highest grades in a category to be used. In this case, the two French courses with the highest grades would be used.

If your school grades on an annual basis and you receive:

"A" for French I

"C" for French II

"B" for French III

"D" for French IV

The grades for French I and French III would be used to calculate your TOPS High School Cumulative GPA.

If your school grades on a semester basis and you receive:

"A" for the first semester and "B" for the second semester of French I (4+3=7/2=3.5),

"C" for the first semester and "A" for the second semester of French II (2+4=6/2=3.0),

"B" for the first semester and "B" for the second semester of French III (3+3=6/2=3.0),

"A" for the first semester and "A" for the second semester of French IV (4+4=8/2=4.0),

The grades for French I and French IV would be used to calculate your TOPS High School Cumulative GPA.

- Q-130. My school requires a minimum grade of a "C" in a foreign language to enroll in the next course level. How will the core GPA be calculated if I have a "D" in Spanish I, a "B" in Spanish 1 and a "B" in Spanish 2?
- A. The highest two grades will be used. In this case, the "B" in Spanish I and the "B" in Spanish II will be used.
- Q-131. At my school, credits earned in the 8th grade, such as Algebra I, are recorded as "P" on my high school record. How will this be treated in the TOPS Cumulative High School Grade Point Average calculation? Will a grade point value be assigned to the P grade and the total grade points divided by 19? Or, will the total grade points be divided by 18?
- A. The grade points will be divided by 18. If a course is graded on a pass/fail basis, the ½ unit or unit earned will not be included to calculate the TOPS Cumulative High School Grade Point Average, but passed courses will be used to satisfy the TOPS core curriculum requirements.
- Q-132. My school offers semester electives in English IV. Can I use the course names for the specific electives, or must they be recorded as English IV?
- A. You must complete English IV. There are no substitutes for English IV. Your school must report that you passed English IV on the Student Transcript System.
- Q-133. I took Spanish I in semester 1 and earned ½ unit. I was proficient, so my school advanced me to Spanish II for the second semester and I earned ½ unit in Spanish II, excelling again. In semesters three and four, I earned one full credit in Spanish III. Will this fulfill the foreign language requirement?
- A. Yes.
- Q-134. If I take ½ unit of Probability and Statistics and ½ unit of Advanced Math Functions and Statistics, will this be accepted for one of the required advanced math units?
- A. Yes. However, you will need to contact a LOSFA Public Information Representative at 1-800-259-5626 or e-mail custserv@osfa.la.gov for a manual evaluation of your transcript to have this combination considered as meeting the advanced math requirement.

Fine Arts Survey

- Q-135. If I received a "D" in Fine Arts Survey and I have a higher grade in an extra TOPS core curriculum elective such as World Geography, will the grade for the elective substitute for Fine Arts Survey in the TOPS Cumulative High School Grade Point Average?
- A. No. Beginning with students graduating from high school in 2014, the only courses that can be substituted for Fine Arts Survey are: 1 unit of performance courses in music, dance, or theater; or 1 unit of studio art or 1 unit of visual art; or Speech III and Speech IV (both for 1 unit). Other TOPS Core Curriculum courses may not be used to substitute for Fine Arts Survey.
- Q-136. If I received a D in Fine Arts Survey and I also have 1 unit of Studio Art with an A, which do you use to calculate the TOPS Cumulative High School Grade Point Average?
- A. Since the Studio Arts course has the higher grades, it will be used to calculate the TOPS Cumulative High School Grade Point Average.
- Q-137. If I fail Fine Arts Survey and do not repeat the course, but I have an eligible elective to substitute, how is the GPA calculated?
- A. The Fine Arts Survey course will not be considered because a failed course cannot be used to complete the TOPS core curriculum. See the first question and answer in this section. Other TOPS Core Curriculum courses may not be used to substitute for Fine Arts Survey.
- Q-138. If I take two band courses to substitute for one Fine Arts Survey course, do you average the two band course grades?
- A. No. Since only one unit of band is required to substitute for Fine Arts Survey, the band course with the highest grade will be used. See the answer to Question 125.
- Q-139. I took one year of Beginning Chorus and earned an "A" the first semester and a "B" the second semester. Can I take the first semester "A" of Beginning Chorus and the second semester "A" of Advanced Vocal Ensemble to equal one whole unit of the required unit of a performing art for purposes of meeting the Fine Arts Survey Requirement?
- A. Yes. ½ unit of a one unit course may be separated and matched with ½ unit of other courses of the same program type (performance, studio or visual arts) to substitute for Fine Arts Survey. STS cannot make this calculation. Contact LOSFA by email at custserv@osfa.la.gov or by mail for recalculation.
- Q-140. What are the changes in Fine Arts Survey for students graduating in 2014 and later?
- A. There are two changes. First, only one unit (instead of two units) will be needed to satisfy the Fine Arts Survey requirement. Second, an extra core elective cannot be used to substitute for Fine Arts Survey.

Computer Science

COMPUTER SCIENCE IS NOT IN THE TOPS CORE CURRICULUM FOR STUDENTS GRADUATING IN 2014 AND LATER.

EARLY COLLEGE ADMISSIONS

- Q-141. If I enter college under the Department of Education's Early College Admissions Policy, when do I become eligible for TOPS?
- A. If you enter college under the Early College Admissions Policy, you are not eligible for TOPS until the first semester following the date you graduate from high school. To be eligible for TOPS, you must follow the same application procedures as any other graduate of the same academic year. You must

enroll as a full-time student in an eligible college no later than the semester or term, excluding summer semesters or sessions, immediately following the first anniversary of the date that you graduated from high school.

Q-142. Are there any special TOPS requirements for students who enter college under the Early College Admissions Policy?

- A. You must enter college early under this Policy and meet the following requirements:
 - 1. You must meet the requirements of the Louisiana Department of Education as set forth in the Early College Admissions Policy in the latest edition of Bulletin 741.
 - 2. You must satisfy all core curriculum requirements not completed in high school by making passing scores on equivalent college courses.
 - 3. The college courses taken to satisfy TOPS core curriculum requirements and the grades reported on those courses must be reflected in your official high school records as reported by the Louisiana Department of Education through the Student Transcript System.
 - 4. You must complete the core curriculum requirements no later than the conclusion of the first two semesters or three quarters of college attendance following entrance into college under the Early College Admissions Policy.
 - 5. The high school must award you a high school diploma and transmit your academic transcript to the Louisiana Department of Education in the same manner as that of other high school graduates.

Q-143. I am a home study student. Can I qualify for the early admissions program?

A. No. To be eligible for the early admissions program, Bulletin 741 requires you to have earned at least a "B" average during the previous three years of high school and to be recommended for the program by your high school principal.

EARLY GRADUATION

Q-144. If I graduate from high school in less than four years, when will I be eligible for TOPS?

A. If you graduate early (whether in September or at mid-year), you cannot be determined eligible for a TOPS award until your high school submits grades at the end of the school year. If you enroll in the spring semester immediately following graduation and are determined eligible for a TOPS award, you will receive a retroactive payment for that spring semester.

If you graduate early in the spring (graduate in three years) and meet TOPS eligibility requirements, you may be awarded for the fall semester following graduation.

You must make sure you have completed the TOPS Core Curriculum prior to graduation. You will not be allowed to complete TOPS Core Curriculum courses after high school graduation to qualify for a TOPS award.

If you graduate early, you must comply with the application and ACT deadlines applicable to the class that graduates in the spring of that high school academic year. If you graduate early in December 2013 or graduate early in May 2014, you must follow the same application procedures and meet the same deadlines as students who graduate on time in May or June 2014. (See the answers to Questions 4 and 20).

If you complete the twelfth grade level of a home study program before the start of the next spring semester or early in the spring, you have the same options as a student who graduates early from high school.

ELIGIBLE INSTITUTIONS

Q-145. Can I use TOPS at any postsecondary school?

A. No. TOPS can only be used at an "eligible institution" (Louisiana public postsecondary schools and regionally accredited independent colleges or universities in the state that are members of the Louisiana Association of Independent Colleges and Universities (LAICU), accredited out-of-state private colleges that are specifically designed to accommodate deaf and hard-of-hearing students at which the majority of the students are deaf and hard of hearing, and certain Louisiana cosmetology and proprietary schools.

Eligible LAICU schools are: Centenary College, Dillard University, Louisiana College, Loyola University, New Orleans Theological Seminary, Our Lady of the Lake College, Our Lady of Holy Cross College, St. Joseph Seminary College, Tulane Medical Center, Tulane University and Xavier University.

If you qualify for any TOPS Award, you may also use the award at the following schools:

- Any school with a valid and current certificate of registration issued by the Louisiana State Board of Cosmetology and that is accredited by an accrediting organization recognized by the U.S. Department of Education, and
- Any proprietary school with a valid and current license issued by the Louisiana Board of Regents and accredited by an accrediting organization recognized by the U.S. Department of Education.

Q-146. If I want to pursue a program of study that is not offered in Louisiana, can I use TOPS in another state?

A. No. TOPS is not portable to other states, except when used at an accredited out-of-state private colleges that are specifically designed to accommodate deaf and hard-of-hearing students at which the majority of the students are deaf and hard of hearing.

The TOPS award cannot be used to enroll in an out-of-state college through the **Academic Common Market.** The Academic Common Market, which is administered in Louisiana by the Board of Regents, allows a student whose major is not offered in Louisiana to pay in-state tuition at a school in the next adjoining southern state which offers the major. Contact the Louisiana Board of Regents for additional information or visit the Board of Regent's Web site at www.regents.la.gov.

Q-147. If I want to study at an out-of-state college or university, can I return to Louisiana and use my TOPS award?

A. Yes.

SEE THE ANSWERS TO QUESTIONS 45 and 46 FOR ADDITIONAL INFORMATION REGARDING REQUIREMENTS AND DEADLINES.

Q-148. What is an eligible out-of-state college or university?

- A. The out-of-state college or university must be accredited by a regional accrediting organization recognized by the U.S. Department of Education. The organizations currently recognized are:
 - 1. Middle States Association of Colleges and Schools
 - 2. New England Association of Schools and Colleges
 - 3. North Central Association of Colleges and Schools
 - 4. Northwest Commission on Colleges and Universities
 - 5. Southern Association of Colleges and Schools
 - 6. Western Association of Schools and Colleges

Q-149. Can TOPS ever be used at an out-of-state college?

A. Yes. Students can use the TOPS Opportunity, Performance and Honors awards at accredited out-of-state private colleges that are specifically designed to accommodate deaf and hard-of-hearing students at which the majority of the students are deaf and hard of hearing.

FIRST-TIME, FULL-TIME ENROLLMENT REQUIREMENT

Q-150. Is there a deadline to enroll in college?

A. Yes. You must enroll for the first time as a full-time student in an eligible postsecondary institution no later than the first college semester following the first anniversary of the date you graduated from high school. If you graduate in May 2014, you have until the fall semester of 2015 to enroll as a first-time, full-time student.

Once you enroll as a full-time student, you must continue to enroll full-time in each semester (fall and spring); quarter (fall, winter and spring); term (in proprietary and cosmetology schools); or summer session or term, if applicable, thereafter, unless granted an exception for cause.

- Q-151. I had an accident or have an illness that started after I graduated from high school, and I am unable to enroll as a full-time student by the deadline due to my injuries/illness. Is there any way I can retain my TOPS Award?
- A. Yes. There are certain circumstances for which an exception may be granted for failure to initially enroll full-time within the allotted time period (the first semester following the first anniversary of the date of high school graduation). These include such temporary disabilities as those caused by accidents/illnesses. A Request for Exception form with instructions describing the documentation required can be found on the LOSFA Web site at (www.osfa.la.gov/exceptionform), obtained directly from LOSFA or by emailing custserv@osfa.la.gov
- Q-152. I entered on active duty within a year after high school graduation and before I enrolled full-time in college. Is there an exception to the initial enrollment deadline in these circumstances?
 - A. Yes. You can delay your full-time enrollment to the semester (not including summer sessions) following the one year anniversary of separation from active duty.
- Q-153. If I enroll in an out-of-state college the first year as a full-time student, can I return to Louisiana and be awarded TOPS?
- A. Yes.

SEE THE ANSWERS TO QUESTIONS 45 and 46 FOR ADDITIONAL INFORMATION REGARDING REQUIREMENTS AND DEADLINES.

- Q-154. Do I lose eligibility for a TOPS Award by attending college during high school or during summer sessions before enrolling as a full-time college student?
- A. No. You are allowed to enroll in college full or part-time while still attending high school and between graduation and first-time, full-time enrollment; however, your college grades will be used to calculate your TOPS college cumulative grade point average for renewal of your TOPS award.

(See the answer to Question 60 for renewal requirements.)

- Q-155. If I attend college during high school, including through a dual enrollment program, or during summer sessions before enrolling as a full-time college student, will my grades or hours disqualify me from a TOPS award?
- A. No. If you earn college hours under these circumstances, and you otherwise qualify for a TOPS Award, you will receive the award for the first semester of full-time enrollment. However, your cumulative grade point average (including courses taken while in high school and during summers) will be checked after the first semester of full-time enrollment for Steady Academic Progress (at least a 2.00 cumulative GPA). If you have not maintained Steady Academic Progress, your award will be suspended (the award will not be paid the next semester) until Steady Academic Progress has been achieved).

See the answer to Question 60 for more information regarding the required cumulative GPA and Steady Academic Progress.

GRADUATION RECOGNITION

- Q-156. 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.

If the high school elects to notify students of their tentative TOPS eligibility based upon data available to the school, the high school must make the following disclaimer:

- "Although it appears that you have satisfied the academic requirements for a Taylor Opportunity Program for Students (TOPS) Award based on this school's review of the TOPS core curriculum courses you have completed and calculation of your TOPS Cumulative High School Grade Point Average, you must meet all of the following conditions to redeem a scholarship under this program:
- 1. The Louisiana Student Financial Assistance Commission (LASFAC) must determine that you have in fact completed the TOPS core curriculum courses;
- 2. LASFAC must determine that your TOPS Cumulative High School Grade Point Average based on the TOPS core curriculum meets the statutory requirements;
- 3. You must be a Louisiana resident as defined by LASFAC;
- 4. You must be accepted for enrollment by an eligible Louisiana postsecondary institution and be registered as a full-time undergraduate student no later than the next semester following the first anniversary of your graduation from high school;
- 5. You must apply for federal student aid, if you are eligible for such aid, by the deadline required for consideration for state aid; and
- 6. You must have met all academic and nonacademic requirements and be officially notified of your award by LASFAC."

Q-157. I was notified at graduation that I have TOPS. Now, my college has no record of that award. What is going on?

A. While some high schools honor their graduates by naming those who are expected to qualify for a TOPS award, the only official notification that you have qualified for a TOPS scholarship is the letter notifying you of your TOPS eligibility from the Louisiana Office of Student Financial Assistance (LOSFA).

HIGH SCHOOL EQUIVALENCY DIPLOMA (GED)

- Q-158. If I have not graduated from an eligible high school and have not completed a BESE approved home study program, can I obtain a Louisiana High School Equivalency Diploma (GED) to qualify for TOPS?
- A. No. There are currently no provisions in law to permit students who earn a GED to qualify for TOPS.

HIGH SCHOOL REPORTING

Also see the Student Transcript System Section.

Q-159. What are the certification responsibilities of the high schools?

- A. High schools must electronically submit academic data for their students using the Department of Education's Student Transcript System. Submission of the data constitutes a certification by the high school that:
 - 1. All data reported are true and correct, to the best of the school's knowledge or belief, and that they reflect the official records of the school for the students listed; and
 - Records pertaining to the listed students will be maintained and available upon request to LASFAC and the legislative auditor for a minimum of three years or until audited, whichever occurs first.

If a student is determined to be eligible for a TOPS Award based on data certified by the high school that is incorrect, and the student was, in fact, ineligible for a TOPS Award or the level awarded, the high school must reimburse LASFAC for the amount paid in excess of what the student was eligible to receive.

Q-160. What data will high schools report?

A. High schools will be required to report the same data that is included on the student's official transcript.

Q-161. How will high schools report the data?

A. Public high schools submit their data through their Local Education Authority (LEA). LEAs and nonpublic high schools will report their data to the Louisiana Department of Education using the Student Transcript System (STS).

HOME STUDY PROGRAMS

Q-162. I am a home study student. Can I receive TOPS and, if so, are there any special requirements?

A. Yes. The Louisiana Department of Education must certify to LOSFA that you are a student who successfully completed the eleventh, if applicable, and twelfth grade levels of a home study program approved by the State Board of Elementary and Secondary Education (BESE).

If you ever enrolled in a Louisiana public high school or nonpublic high school or an approved non-Louisiana high school that was or has been approved by BESE, you must have successfully completed both the eleventh and twelfth grades of a home study program approved by BESE and the previously attended high school must provide LOSFA with certification that you were in good standing at the time you last attended that school.

In addition, you must have an ACT score of at least 19 for TOPS Tech, 22 for Opportunity, 24 for Performance, or 28 for Honors, or an SAT score of at least 900 for TOPS Tech, 1020 for Opportunity, 1090 for Performance or 1250 for Honors.

Q.-163 I am a home study student. How does LOSFA know that I am interested in applying for TOPS?

A. Home study students are identified by the high school code they entered on their ACT or SAT Registration. You should use the high school code 969999 on the ACT and 970000 on the SAT. These codes will cause your name to be placed on a list of students to be verified by the Louisiana Department of Education (LDE) as having being registered in an approved home study program.

If you complete the FAFSA, you will be asked, "When you begin college in the 2014-2015 school year, what will be your high school completion status?" If you mark "home schooled" after this question, LOSFA will include your name on the list sent to LDE if you have an ACT or SAT score of at least 19.

If you complete the TOPS On-Line Application, you will be asked to name the high school you attended or that you were in a home study program. If you answer "home study", LOSFA will include your name on the list sent to LDE if you have an ACT or SAT score of at least 19.

Q-164. Is a home study student eligible for TOPS in an early admissions program?

A. No. Only students enrolled in public or BESE approved private high schools are eligible for early college admissions under the Department of Education's Early College Admissions Policy. For additional information, see the section above entitled "Early College Admissions."

NATIONAL GUARD

Q-165 Can I receive a TOPS award if I join the National Guard?

A. Yes. If you are eligible for any TOPS award and are in the Louisiana National Guard, you are exempt from tuition for an amount equal to a TOPS award, so the TOPS award is not paid. However, you will receive \$300 per semester (\$600 per year maximum) from TOPS for assistance with additional costs. In addition, students with Performance Award will receive a stipend of \$400 per semester (\$800 per year maximum) and students with the Honors Award will receive a stipend of \$800 per semester (\$1,600 per year maximum).

If you are eligible for the National Guard Tuition Exemption, you must accept that award, and the TOPS National Guard Stipend. You may not accept TOPS instead of the National Guard Tuition Exemption.

OUT-OF-COUNTRY HIGH SCHOOL GRADUATES AND HOME STUDY PROGRAMS

- Q-166. I graduated from high school or completed a home study program outside of the United States and its territories. Can I qualify for a TOPS Award?
- A. Yes. You may qualify for a TOPS Award if you meet the standard residency requirements. See the "Residency Requirement" section starting with Question 178.

If you meet the alternate eligibility requirements (See the answer to Question 167) to qualify, you can only qualify for the TOPS Tech or TOPS Opportunity Award.

- Q-167. What are the alternate requirements for a student who graduates from an out-of-country high school or completes a home study program out-of-country?
- A. The "alternate requirements" are as follows:

If you will graduate or have graduated from out of country high school, you:

- 1. Must graduate from an out-of-country high school that has been approved by an accrediting organization recognized by the U.S. Department of Education and meets the standards adopted by the Board of Elementary and Secondary Education for nonpublic high schools in Louisiana; and
- 2. Must have a composite score on the ACT (SAT) of at least 20 for TOPS Tech and at least 23 for TOPS Opportunity;

<u>OR</u>

If you will complete or have completed a home study program, you:

- 3. Must be certified to have successfully completed the eleventh grade (if you previously were enrolled in a Louisiana public or BESE approved private high school), and the twelfth grade levels of a home study program which has been approved by the Board of Elementary and Secondary Education; and
- 4. Must have a composite score on the ACT (SAT) of at least 19 for TOPS Tech and at least 22 for the TOPS Opportunity Award;

AND You:

- 5. Must enroll in a Louisiana public postsecondary institution as a first-time freshman not later than the semester, excluding summer semesters or sessions, immediately following the first anniversary of the date that you graduated from high school or completed a home study program; * or
- 6. If you enter on active duty with the U.S. Armed Forces within one year after graduating from high school, you must enroll in a Louisiana public postsecondary institution as a first-time freshman not later than the semester, quarter, or term, excluding summer semesters or sessions, immediately following the one year anniversary of separation from active duty; and
- 7. Must be a U.S. citizen or designated as a Permanent Resident by the Bureau of Citizenship and Immigration Services; and
- 8. Must meet Louisiana residency requirements; and
- 9. Must not have any criminal convictions, except for misdemeanor traffic violations; and
- 10. If you have been in the U.S. Armed Forces and have been separated from such service, have received an honorable or general discharge.
- *For students returning to Louisiana after attending an accredited out-of-state postsecondary institution, refer to the answers to Questions 45, 46, 69, 70, 148, and 153.

Q-168. What do I have to do to prove Louisiana residency?

- A. See the discussion in the Section entitled "Residency Requirement." If your parents or court ordered custodian work out-of-country, they must submit a sworn Affidavit of Residency before Louisiana residency can be confirmed. You should contact LOSFA for this affidavit or download a copy at www.osfa.la.gov/forms.
- Q-169. I graduated from a high school outside the United States and its territories. My parents are missionaries and are not paid enough to require that they file an income tax return. They do not have Louisiana driver's licenses or own a car registered in Louisiana and are not registered to vote in Louisiana. Can I qualify for a TOPS Award?
- A. Possibly. The TOPS statute provides an alternate residency test that may be used instead of the standard residency test:

When you graduate from an out-of-country high school, your parent(s) (if living out-of-the country/working out-of-the country) must complete an out-of-country residency affidavit and submit documentary support declaring:

- 1. I actually resided in Louisiana at least 24 months before I started living outside the United States and its territories and have not resided in any other state since leaving Louisiana; and
- 2. I was assigned duties outside the United States and its territories by a Louisiana employer or Louisiana sponsor and continued to be employed by that employer or perform duties for that sponsor through the date of your graduation from high school; and
- 3. I have remained a resident of Louisiana through the date of your graduation from high school.

When you complete a BESE approved home study program outside the United States and its territories and your parent(s) resides outside the United States, your parent(s) must complete an affidavit and submit documentary evidence declaring:

- 1. I actually resided in Louisiana at least 24 months before I started living outside the United States and its territories and have not resided in any other state since leaving Louisiana; and
- 2. I was assigned duties outside the United States and its territories by a Louisiana employer or Louisiana sponsor and continued to be employed by that employer or perform duties for that sponsor through the date you completed the home study program; and
- 3. I have remained a resident of Louisiana through the date of your completion of the home study program.

OUT-OF-STATE HIGH SCHOOL GRADUATES

Q-170. I graduated from a high school outside of Louisiana. Can I qualify for a TOPS Award?

A. Yes. If one of your parents or your court ordered custodian meets Louisiana residency requirements and you meet the alternate eligibility requirements, you may qualify. See the answers to Questions 178 through 192 for the residency requirements.

Q-171. What is the purpose of the alternate eligibility requirements?

A. These requirements permit students who qualify as Louisiana residents and who graduated from eligible out-of-state high schools to apply for a TOPS Award. Since course names and grading scales for these students may not be consistent with Louisiana's standards, a higher ACT or SAT test score was selected as the criteria for qualification.

Q-172. I graduated from an out-of-state high school. What are the alternate requirements for eligibility?

- A. The "alternate requirements" for graduates of out-of-state high schools are that you:
 - 1. Must graduate from an out-of-state high school that has been approved by the appropriate state educational agency in the state in which the school is located that is the equivalent of Louisiana's Board of Elementary and Secondary Education; or
 - 2. Must graduate from an out-of-state high school that is accredited by a regional accrediting organization recognized by the U.S. Department of Education* and can demonstrate that it meets the standards adopted by BESE for approval of nonpublic schools in Louisiana; or
 - 3. Must graduate from a high school that has been approved by the U.S. Department of Defense; and
 - 4. Must have a composite score on the ACT (SAT) of at least 20 for TOPS Tech, 23 for Opportunity, 26 for Performance, and 30 for Honors; and
 - 5. Must enroll in a Louisiana public postsecondary institution as a first-time freshman not later than the semester, excluding summer semesters or sessions, immediately following the first anniversary of the date that you graduated from high school or, if you are returning from an eligible out-of-state college, be enrolled in an eligible college or university not later than the next semester or term, excluding summer sessions or intersessions, immediately following the last semester that you were enrolled in the out-of-state college or university (your period of eligibility shall be reduced by one semester or term for each semester or term that you were enrolled in an out-of-state college or university); or
 - 6. If you enter on active duty with the U.S. Armed Forces within one year after graduating from high school, you must enroll in a TOPS eligible college or university as a first-time freshman not later than the semester, excluding summer semesters or intersessions, immediately following the one year anniversary of separation from active duty; and

- 7. Must be a U.S. citizen or be designated as a Permanent Resident by the Bureau of Citizenship and Immigration Services; and
- 8. Must meet Louisiana residency requirements (you will be required to complete an Affidavit of Residency See www.osfa.la.gov/forms); and
- 9. Must not have any criminal convictions, except for misdemeanor traffic violations; and
- 10. If you have been in the U.S. Armed Forces and have been separated from such service, have received an honorable or general discharge; and

*NOTE: The organizations currently recognized are:

- a. Middle States Association of Colleges and Schools
- b. New England Association of Schools and Colleges
- c. North Central Association of Colleges and Schools
- d. Northwest Association of Accredited Schools
- e. Southern Association of Colleges and Schools
- f. Western Association of Schools and Colleges

PERMANENT DISABILITY

Q-173. What if I qualify for a TOPS Award, but cannot attend college on a full-time basis because of a permanent disability?

- A. You may be eligible for an exception to the full-time enrollment requirement. The student must submit a Request for Exception form to LOSFA requesting permanent disability status. The form must include a written statement from a qualified professional that states:
 - 1. the diagnosis of disability and prognosis,
 - 2. that the disability is permanent, and
 - 3. an opinion as to why the disability restricts the student from attending classes full-time.

Note that having a permanent disability is not enough to warrant the exception since many permanent disabilities do no prevent the student from enrolling full-time and progressing in college because the disability can be treated with therapy or medications, and/or overcome with appropriate accommodations.

A Request for Exception form with instructions describing the documentation required can be found on the LOSFA Web site at (www.osfa.la.gov/exceptionform), obtained directly from LOSFA or by emailing custserv@osfa.la.gov.

If permanent disability status is approved, you will be paid TOPS and stipends, if applicable, up to the equivalent of eight full-time semesters or twelve terms of postsecondary education, for part time attendance.

Q-174. I have ADD or ADHD, or a physical disability such as blindness or deafness. Will I automatically be designated as having a permanent disability?

A. No. The fact that you have a disability that cannot be cured is not enough. Since most students with these disabilities can function normally with medication and/or with accommodations, there must be evidence that you cannot enroll on a full-time basis, even with medication and accommodations, due to the disability.

QUALIFYING AS A NON-GRADUATE

Q-175. If I enroll in college without graduating from high school, can I qualify for a TOPS Award?

A. Yes, if you meet certain conditions.

You must:

• Meet the TOPS citizenship and ACT requirements prior to college enrollment.

- Actually reside in Louisiana for a period of 24 months prior to full-time enrollment in an eligible college.
- Be certified by a psychologist or psychiatrist licensed to practice in Louisiana to have a score in the superior range on the Wechsler Intelligence Scale for Children (Third Edition).
- Be certified by a psychologist or psychiatrist licensed to practice in Louisiana to have a composite score that is in the ninetieth percentile at the twelfth grade level in reading, mathematics and written language portions of the Wechsler Individual Achievement Test (Second Edition).
- Successfully complete 12 credit hours at an eligible college or university.
- After completion of 12 college credit hours and no later than your 19th birthday, begin full-time college enrollment.
- Submit a FAFSA or TOPS On-Line Application by the deadline. See the answers to Questions 20, 22, and 23.

For qualifying non-graduates awarded TOPS, the award provides up to eight semesters of eligibility.

Q.-176 Is there a deadline for taking the Wechsler Tests to be considered for TOPS eligibility?

A. Yes. You must have taken the tests prior to enrolling for the first time in an eligible college or university.

REMEDIAL COLLEGE COURSES

Q-177. Are remedial courses part of the 24 credit hours required annually in college?

A. Remedial (developmental) courses may be counted toward the 24 hour requirement, if the college attended reports them as earned (passed) hours. If you receive a grade other than "pass" for a remedial class, that grade will be used in the computation of your TOPS cumulative grade point average.

RESIDENCY REQUIREMENT

Q-178. What is the Louisiana residency requirement?

A. Any independent or dependent student who actually resides in Louisiana while attending his last two full years at an eligible Louisiana high school and graduates from such a school will meet the Louisiana residency requirement. Your high school transcript must reflect that you earned credit for the last four semesters of high school and graduated from an approved Louisiana high school. This information is reported by the high school using the Department of Education's Student Transcript System.

You may qualify based on the residency of a parent or court ordered custodian ("legal guardian") who was a legal resident of Louisiana for at least the 24 months prior to the month of your high school graduation. If you are an independent student, you may also qualify based on you having been a legal resident of Louisiana for at least the 24 months prior to the month of your high school graduation.

If you are a dependent student and your parent is a member of the U.S. Armed Forces living in Louisiana under permanent change of station orders, but who does not claim Louisiana as his official state of legal residence, and you actually reside in Louisiana while attending your last two full years at an eligible Louisiana high school and you graduate from such a school, and your transcript reflects that you earned credit for the last four semesters of high school and graduated from an approved Louisiana high school, you will meet the Louisiana residency requirement.

Q-179. How will LOSFA determine my residency?

A. If you graduated from a Louisiana public or a Louisiana approved non-public high school, your residency will be determined from the Course Site Codes reported to the Department of Education's Student Transcript System (STS). STS must show that all courses completed during the final two years

of high school were earned in an eligible Louisiana high school and that you graduated from an eligible Louisiana high school.

If you completed a BESE approved home study program or you are an eligible non-graduate, your residency will be determined from the information provided on your FAFSA or On-Line Application. If you are an out-of-state and out-of-country graduate, you must complete a residency affidavit in addition to the FAFSA or On-Line Application. If you are a home study student, an eligible non-graduate, a dependent of active duty military personnel, or a student for whom the STS does not confirm Louisiana residency, residency will be determined from the information provided on your FAFSA or On-Line Application or from a completed residency affidavit.

Q-180. I received a letter/observed on the LOSFA Web site that I have been determined ineligible for TOPS due to residency. I have lived in Louisiana all my life. Why has this happened and what must I do to correct the mistake?

A. LOSFA's programming looks first at the information supplied by STS. If the STS data indicates you attended Louisiana schools for all of the 11th and 12th grades and you graduated from an eligible Louisiana high school, you will pass the residency requirement. A high school site code not recognized by STS will result in a determination that you do not meet the TOPS residency requirement.

If you do not meet the STS check, LOSFA's programming will check the information supplied on the FAFSA or On-Line Application. If the data indicates that your parent was a Louisiana resident for at least the 24 months preceding the month of your high school graduation and you are a dependent student, you will pass the residency requirement.

If residency information received from your FAFSA or On-Line Application is incorrect, you may complete a TOPS Affidavit of Residency (available from LOSFA's Web site at http://www.osfa.la.gov/resaffidavit or from a LOSFA Public Information Representative by calling 1-800 259-5626 and provide the required supporting documentation. You may also submit a Student Aid Report (SAR) correction to the data you provided in your FAFSA. See the instructions on the SAR.

If you are a dependent student who is qualifying based on the residency of a parent or court ordered custodian and your parent's or custodian's state or date of residency is incorrect on the FAFSA or On-Line Application, you should have your parent or custodian complete a TOPS residency affidavit and provide the required supporting documentation.

If you graduated from a high school outside of Louisiana and if your parent's or custodian's state or date of residency is incorrect on the FAFSA or On-Line Application, you must have your parent or custodian complete a TOPS residency affidavit and provide the required supporting documentation.

Q-181. What is a legal resident?

- A. A "legal resident" is a person who:
 - Resides (actually lives) in Louisiana and,
 - If registered to vote, has registered to vote in Louisiana as evidenced by a voter's registration card; and,
 - If licensed to drive a motor vehicle, has a Louisiana driver's license; and,
 - If owning a motor vehicle located in Louisiana, has registered that vehicle in Louisiana; and,
 - If earning a reportable income, has filed a Louisiana tax return.

If you are completing a TOPS Affidavit of Residency on behalf of your child, you will be required to submit a copy of all documents that were marked "YES". If you filed a Louisiana tax return, you must submit page one of the return, not the electronic declaration page.

If none of the documents show an issue date of at least the 24 months before the month of your child's high school graduation, additional documentation will be required. (See the answer to Question 191.)

Note: A parent or court ordered custodian who is incarcerated in a Louisiana prison or jail is considered a Louisiana resident during the period of incarceration.

O-182. What is a "court ordered custodian"?

A. A "court ordered custodian" is an adult appointed by a court of competent jurisdiction to have custody and care of a minor and who demonstrates the requirement to provide the primary support for such minor (sometimes referred to as a "court appointed custodian" or a "legal guardian"). Documents such as powers of attorney and Provisional Custody by Mandate are not acceptable since they are not issued by a court. The custodianship (court appointment) must be in effect before the date you graduate from high school to be considered.

Q-183. How do I know whether I am a dependent or independent student?

A. All students are classified as dependent unless LOSFA determines the student is "independent" for purposes of TOPS. The determination may be based on information provided by you on the FAFSA or in documents provided to LOSFA. LOSFA will automatically classify you as independent if you are determined to be an "independent student" by a financial aid officer at a postsecondary institution or reported as an independent student by the federal processor on the FAFSA.

Q-184. What are the requirements to be an "independent student?

- A. In order to be an independent student, you:
 - 1. must have reached 24 years of age prior to January of the year preceding the academic year for which you are applying for aid; or
 - 2. be a veteran of the U.S. Armed Forces; or
 - 3. be an orphan or a ward of the court or was a ward of the court until age 18; or
 - 4. have legal dependents other than a spouse; or
 - 5. be a graduate or professional student; or
 - 6. be married; or
 - 7. be determined an independent student by a financial aid officer exercising professional judgment in accordance with applicable provisions of the Higher Education Act of 1965, as amended (<u>may include certain emancipated and homeless/self-supporting students</u>); or
 - 8. must currently be serving in the U.S. Armed Forces on active duty for purposes other than training.

Q-185. What are the requirements to be classified as an "orphan"?

- A. An orphan is a person who does not live with either parent because:
 - 1. both parents are deceased; or
 - 2. both parents have abandoned him; or
 - 3. a court proceeding has severed the parental rights of both the parents; or
 - 4. one parent is deceased and the other parent abandoned him; or
 - 5. one parent is deceased and a court proceeding has severed the parental rights of the other parent; or
 - 6. one parent abandoned him and a court proceeding has severed the parental rights of the other parent.

Q-186. How do you calculate the 24 month period for residency of a parent, court ordered custodian or independent student?

A. The TOPS statute requires residency for a period of the 24 months preceding the month of your high school graduation. Months are calendar months and are counted backward starting with the month preceding the month of high school graduation.

For example, if you will be graduating in May 2014, you would start counting with April 2014 and count backward 24 months. You would have to demonstrate legal residency from May 2012 through April 2014.

Q-187. I am a 2014 high school graduate and I have lived in Louisiana for most or all of my life. Why does the Web site show my date of residency as "2009"?

A. The 2014-2015 FAFSA asks if your parent has been a legal resident since January 1, 2009 (five years). If the answer is "yes" to the residency question, the computer automatically enters "2009" as the date of residency. The date is simply a default date. There is no need to correct this because TOPS only requires the 24 consecutive months of residency preceding the month of your date of high school graduation.

If the computer picks up a "no" to the residency question, then it picks up the answer for the month and year that you enter on the FAFSA for residency.

Q-188. My grandparent is raising me because my parents have completely abandoned me, but my grandparent has never become my "court ordered custodian." How will that affect my residency? What can I do to remedy this problem?

A. If you are not independent (See the answer to Question 184.) and you did not complete all of your last two years at a Louisiana high school and graduate from such a school, then you must have one parent or a "court ordered custodian" who has been a resident of Louisiana for the 24 months preceding your graduation from high school. If your grandparent is not a "court ordered custodian," if there is no parent who meets the Louisiana residency requirements, and you did not complete your last two years at a Louisiana high school and graduate from such a school, then you are ineligible for a TOPS Award.

Q-189. Can I qualify for TOPS if one or both of my parents are in the military and stationed outside of Louisiana? What documentation is needed for that?

B. Yes. If your parent who is a member of the Armed Forces is on active duty and the official military personnel or pay records (DD Form 2058) show that he claims Louisiana as his legal residence, you will be eligible if the military parent has filed a Louisiana tax return for the two most recent tax years. You must submit a completed TOPS Affidavit of Residency, a copy of your parent's DD Form 2058 and a copy of both tax returns, and all other required documents listed on the affidavit.

Q-190. Can I qualify for TOPS if my parents were transferred by the military into Louisiana? What documentation is needed for that?

A. Yes. If your parent was classified as a Louisiana resident when transferred to Louisiana, you can meet the residency requirements (See the previous question and answer.)

If your parent who is a member of the Armed Forces was not a Louisiana resident, you can meet the residency requirements if:

1. The military parent who is transferred to Louisiana under permanent change of station orders changes his DD Form 2058 to establish Louisiana as his legal residence not later than 180 days after reporting to such station and thereafter complies with all Louisiana income tax laws and regulations while stationed in Louisiana. You must submit to LOSFA a completed TOPS Affidavit of Residency and a copy of a DD Form 2058 validated by your parent's military personnel officer and showing Louisiana as the member's state of legal residence at the time you apply for TOPS. The DD Form 2058 must reflect that it was filed within 180 days after the member reported to a duty station in Louisiana.

OR

2. You actually resided in Louisiana while attending your last two full years at an eligible Louisiana high school and graduated from such a school. Your high school transcript must reflect that you earned credit for the last four semesters of high school immediately prior to graduation and graduated from an approved Louisiana high school.

OR

3. After the 180 day period, your parent who is a member of the Armed Forces may still become a August 28, 2013 A-43

Louisiana resident by changing the DD Form 2058 to declare Louisiana as his or her legal residence and paying Louisiana income taxes; however, your parent must reside in Louisiana for 24 months preceding the month you graduate from high school. See the answer to Question 178.

OR

4. Your parent who is not a member of Armed Forces (the spouse of the military member) may establish Louisiana as his or her legal residence and reside in Louisiana for 24 months preceding the month you graduate from high school. See the answer to Question 178.

Q-191. My parents are residents of Louisiana, but do not file tax returns, are not registered to vote, and do not drive. Can I be considered for TOPS?

A. Yes. If you graduate from an eligible Louisiana high school or complete a home study program approved by BESE and submit a FAFSA or TOPS On-Line Application certifying that your parents are and have been residents of Louisiana for at least the 24 months preceding the month of your high school graduation, a TOPS Affidavit of Residency will not be required. If you graduate from an out-of-state or out-of-country high school, you are required to submit a TOPS Affidavit of Residency.

Otherwise, you must submit an affidavit of residency with documents that support one or both parents' residency in Louisiana for the required 24 months. The documents must show that one of your parents actually resided in Louisiana for the 24 month period. The documents can include, but are not limited to, utility bills, rent payments, rental agreements, receipts or credit card invoices showing purchases in Louisiana, pay stubs, and sworn statements from others attesting to the residency. This list is illustrative only. Many other documents may suffice. Each student in this situation is reviewed individually, based on the information submitted, so you should contact LOSFA if you have questions or other documentation that is not included in this list.

Q-192. I attended boarding school in Louisiana for my final two years of high school. Can I meet the residency requirement for TOPS?

A. Yes. Your transcript must reflect that you earned credit for the last four semesters of high school immediately prior to graduation and graduated from an approved Louisiana high school.

Q-193. My Louisiana college/university has granted me Louisiana resident status and has approved me for in-state tuition. Can I meet the residency requirement for TOPS?

A. No. The fact that a college or university has approved you for in-state tuition does not mean that you meet the TOPS residency requirement.

SOCIAL SECURITY NUMBERS

Q-194. If I discover that I used an incorrect social security number on either the ACT or SAT test, what can I do to correct this?

A. You should contact a LOSFA Public Information Representative at 1-800-259-5626 or e-mail custserv@osfa.la.gov. You may be required to submit a copy of your social security card.

Q-195. If I discover that I used an incorrect social security number on the FAFSA, what can I do to correct this?

A. If you filed the paper FAFSA form, you must file a new FAFSA with the correct social security number. For assistance, you can contact the Federal Student Aid Information Center at (800) 433-3243.

Note: The application receipt date of the FAFSA with the wrong social security number will be used to determine whether the FAFSA was filed before the deadline.

If you filed the FAFSA on the Web, you must correct your social security number with FAFSA on the web. For assistance, you can contact the Federal Student Aid Information Center at (800) 433-3243.

Q-196. If I discover that I used an incorrect social security number on the TOPS On-Line Application, what can I do to correct this?

A. You should contact a LOSFA Public Information Representative at 1-800-259-5626 or e-mail custserv@osfa.la.gov to have the application with the incorrect SSN deleted, and then you should file a new On-Line Application using the correct SSN.

STUDENTS WITH DISABILITIES IN HIGH SCHOOL

Q-197. Does a student with a disability have to take all of the TOPS core curriculum units? If not, what documentation must they provide?

- A. TOPS core curriculum requirements may be waived for a student who has one or more learning, visual, hearing or physical disabilities. To obtain a waiver, the high school must certify to LOSFA that it has on file in the school records the following documents:
 - 1. A written diagnosis from a person licensed or certified to diagnose the disability of the student that specifies the need for special accommodation by the student's high school, and
 - 2. A written statement from the principal of the high school that a plan of accommodation under Section 504 of the Rehabilitation Act of 1973 ("504 Plan") has been established, and the high school was unable to provide the special accommodation, or, if the special accommodation was provided by the high school, the failure to complete the specified TOPS core curriculum course was due solely to the student's diagnosed disability.

Note: All documentation must be maintained at the high school for audit purposes. The certification is through STS. See the answer to Question 203.

- Q-198. If the recommended accommodation is for the student not to take the course, and the 504 Plan reflects the school's acceptance of the accommodation, is it acceptable for the principal to certify that the reason that the student did not complete the course was due solely to the student's disability?
- A. Yes. If a student does not take a course under this circumstance, this is acceptable. If the student ignores the recommendation and attempts the course, and then drops the course due to the disability, the result would be the same.
- Q-199. Is the high school required to report a course if a student is diagnosed with a disability, the high school provides special accommodations and the student earns a "D" or "C" in the course?
- A. Yes. A student with a disability cannot be granted a waiver for a course which was attempted and passed with a "C" or "D" in the course.
- Q-200. We have a deaf student who is taking signing courses. Will these courses fulfill the foreign language requirement?
- A. Yes, but only if the course is the BESE approved American Sign Language. See the answer to Question 89.

Q-201. Will LOSFA waive ACT/SAT scores for a child with ADD or ADHD or another disability?

A. No. The minimum ACT score is established by the TOPS statute and cannot be waived. However, the student may apply to ACT, Inc./SAT for special testing accommodations.

Q-202. Will LOSFA waive the TOPS Cumulative High School Grade Point Average for a child with ADD?

No. The minimum TOPS Cumulative High School Grade Point Average of 2.50 is established in the TOPS statute and there is no provision for waiver.

Q-203. I have a student who qualifies for a disability waiver of a TOPS core curriculum course(s). How do I enter the disability information into STS to obtain the waiver for the student?

The data element letter grade code must be "E", the core curriculum waiver flag must be "Y", and the course part number must be blank. Records with "E" must be submitted as whole records.

STUDENTS WITH EXCEPTIONALITIES

Q-204. Does a student with an exceptionality have to take all of the TOPS core curriculum units? If not, what documentation must they provide?

- A. TOPS core curriculum requirements may be waived for a student defined as an exceptional child in accordance with R.S. 17:1943(4), excluding gifted and talented. To obtain a waiver, the high school must certify to LOSFA that it has on file in the school records the following documents:
 - 1. A written Individual Education Program (IEP) in accordance with R.S. 17:1941 et seq. and Louisiana Department of Education Bulletin 1706, and
 - 2. A written statement from the principal of the high school that the failure to complete the specified core curriculum course was due solely to the student's exceptionality.

Q-205. If the IEP is for the student not to take the course, is it acceptable for the principal to certify that the reason that the student did not complete the course was due solely to the student's exceptionality?

A. Yes. If a student does not take a course under this circumstance, this is acceptable. If the student ignores the recommendation and attempts the course, and then drops the course due to the exceptionality, the result would be the same.

Q-206. Is the high school required to report a course if an exceptional student's IEP provides special accommodations and the student earns a "D" or "C" in the course?

A. Yes. A student with an exceptionality cannot be granted a waiver for a course which was attempted and passed with a "C" or "D" in the course.

TOPS TECH AWARD

Q-207. How is the TOPS Tech Award different from the TOPS Award?

A. Besides the ACT score, most of the requirements are the same as, or similar to, the TOPS Award, except that there are three different core curriculums that may be used to qualify. The differences are noted in the answers to the following questions.

Q-208. What are the core curricula choices?

A. There are two TOPS Tech curricula: Option 1 has a speech/language component (17.0 units). Option 2

has a career option component (19.0 units). In addition, you may complete the TOPS core curriculum for the TOPS Opportunity Award (19.0 units). **NOTE:** To have a student considered for TOPS with the TOPS Tech Option 2 Core Curriculum, the student's **career major code** must be included in the Career Option field in STS.

Q-209. Can courses be mixed/matched for those courses listed under TOPS Tech Option 1, where foreign language is listed?

A. Yes. The intent of the change in this requirement is to allow mixing/matching. For example, a student may meet the requirement by successfully completing Spanish I and French I, or Spanish I and Speech I, or another combination.

Q-210. In TOPS Tech Core Option 2, can keyboarding count to meet the requirements of "in a related field" for a student enrolled in a Welding Program?

A. Only if it is a course included in the courses listed under the student's major.

Q-211. Where can I use a TOPS Tech Award?

A. You can use the TOPS Tech Award to enroll in a nonacademic program for a vocational or technical education certificate or diploma at any eligible postsecondary institution that offers such courses. This includes the Louisiana Technical College campuses, some public colleges and universities and some of those colleges and universities that are members of the Louisiana Association of Independent Colleges and Universities.

You may also use your award at the following schools:

- Any school with a valid and current certificate of registration issued by the Louisiana State Board of Cosmetology and that is accredited by an accrediting organization recognized by the U.S. Department of Education, and
- Any proprietary school with a valid and current license issued by the Louisiana Board of Regents and accredited by an accrediting organization recognized by the U.S. Department of Education.

Q-212. What is a nonacademic program?

A. A program of courses, as defined by the Board of Regents, designed to teach a skill or occupation or provide technical training resulting in a vocational or technical education certificate, diploma or a nonacademic undergraduate degree. The purpose of TOPS Tech is to provide an incentive for qualified Louisiana residents to prepare for and pursue technical positions in Louisiana.

Q-213. What is the academic year for nonacademic programs?

A. The academic year for nonacademic programs is referred to as the "program year" because it is different than the academic year for academic programs. A program year is the schedule of semesters or terms during a year beginning with the fall semester or term, including the winter term, if applicable, and concluding with the spring semester or term or the equivalent schedule at an institution which operates on units other than semesters or terms. Enrollment in a summer term, semester or session is not required to maintain eligibility for an award, but the award will be paid for students who enroll on a full-time basis.

Q-214. Which schools offer nonacademic programs?

- A. The eligible colleges and universities that currently offer nonacademic courses are:
 - All campuses of the Louisiana Technical Colleges
 - Baton Rouge Community College
 - Bossier Parish Community College
 - Central Louisiana Technical Community College

- Delgado Community College
- Louisiana Delta Community College
- Louisiana State University at Eunice
- Northshore Technical Community College
- Nunez Community College
- Our Lady of the Lake College (non-public)
- River Parishes Community College
- South Louisiana Community College
- Southern University at Shreveport
- Fletcher Technical Community College
- SOWELA Technical Community College
- Cosmetology and Proprietary schools identified in the answer to Question 211.

Q-215. Can I use the TOPS Tech Award or the Opportunity, Performance, or Honors Award to enroll in a nonacademic program at a nonpublic college or university?

A. Yes, if the college or university is a member of the Louisiana Association of Independent Colleges and Universities (LAICU). Currently, Our Lady of the Lake College is the only LAICU institution offering a nonacademic program. You may also use the TOPS Tech award at certain cosmetology and proprietary schools. (See the answer to Question 211.)

Q-216. Can I use a TOPS Opportunity, Performance or Honors Award to pursue a nonacademic program (attend a technical school)?

A. Yes. You may also use your TOPS Opportunity, Performance or Honors Award at an eligible cosmetology or a proprietary school.

Q-217. How much does the TOPS Tech Award pay toward enrollment in a nonacademic program?

- A. It depends on whether the college is public or private and whether it offers an academic degree at the baccalaureate level or higher:
 - If it is a public college that DOES NOT offer a baccalaureate degree, the award pays the actual cost of tuition.
 - If it is a public or nonpublic college that DOES offer a baccalaureate degree, the award is an average of what is paid to students enrolled in the same types of programs in the prior program year at eligible public colleges and universities that do not offer academic degrees at the baccalaureate level and is determined by dividing the total dollar value of awards made by the total number of students that received the awards.
 - If you are attending a cosmetology school or proprietary school as described in the answers to Question 211, the award will pay \$1,744 per year, or \$436.00 per term for the 2013-2014 award year.

Q-218. How much do the TOPS Opportunity, Performance and Honors Awards pay toward enrollment in a nonacademic program?

- A. The TOPS award amount for these students:
 - If you are enrolled in a public college that DOES NOT offer a baccalaureate degree, the award pays an amount equal to tuition.
 - If you are enrolled in a public or nonpublic college that DOES offer a baccalaureate degree, the award is an average of what is paid to students enrolled in the same types of programs in the prior program year at eligible public colleges and universities that do not offer academic degrees at the baccalaureate level and is determined by dividing the total dollar value of awards made by the total

- number of students that received the awards.
- Students with TOPS Performance and Honors also receive their stipends.

Q-219. Will TOPS pay my award for a summer session in a nonacademic program?

A. Yes. TOPS will pay for enrollment in summer session in nonacademic programs EXCEPT for the summer session immediately after high school graduation. For example, if you graduated in May 2014, you may enroll in a nonacademic program for the 2014 summer session, but your TOPS Tech Award will not be paid; however, if you enroll as a full time student in a nonacademic program for the fall semester of 2014 and/or spring semester of 2015, your award will be paid for enrolling in a nonacademic program for the 2015 summer session.

Q-220. Will a TOPS Tech Award pay for two nonacademic diplomas?

A. Yes. You may use two full years of eligibility for nonacademic programs.

Q-221. Will a TOPS Opportunity, Performance and Honors Award pay for two nonacademic diplomas (four years)?

A. Yes. You may use all 8 semesters of eligibility for nonacademic programs.

Q-222. Will a TOPS Opportunity, Performance and Honors Award pay for a nonacademic diploma (two years) and then two years of a four-year academic program?

A. Yes. If you have the TOPS Opportunity, Performance or Honors Award and enroll in an academic program in the semester or term, excluding summer sessions, that starts immediately after the end of the nonacademic term, you may be eligible for continued TOPS payments if you have met continuing eligibility requirements and have not exhausted your TOPS eligibility.

Q-223. What cumulative GPA do I have to maintain with the TOPS Tech Award?

A. You must maintain a 2.00 cumulative GPA at the end of each semester or term, and you are required to have a cumulative 2.50 GPA at the end of each spring semester if you are enrolled in a nonacademic program. This GPA is applicable to recipients of TOPS Tech and Opportunity Awards. If you are a Performance or Honors recipient and you are enrolled in a nonacademic program, you must have a cumulative GPA of at least 3.00 at the end of each spring semester or quarter to maintain your award as a Performance or Honors Award. If you do not earn at least a 3.0, your award will be converted to Opportunity for the remainder of your eligibility.

However, if you are **enrolled at a proprietary or cosmetology school**, you must meet the federal grant aid steady academic progress requirement at that school you are attending instead of the grades stated in the preceding paragraph.

Q-224. How many hours does a TOPS Tech student have to earn to maintain his award?

A. You must earn at least 24 hours each program year. If you have the TOPS Opportunity, Performance and Honors awards and are enrolled in a nonacademic program, you must earn at least 24 hours each program year.

Q-225. If I am enrolled in a nonacademic program, can I use hours earned during a summer session to meet the 24 hour requirement?

A. Yes. A student who has not earned at least 24 hours after the spring semester may use hours earned during the next summer session to meet the 24 hour requirement.

Q-226. If I enrolled in a nonacademic program and have not earned at least 24 hours after the spring semester, will TOPS pay for the summer session?

A. Yes. See the answer to Question 225 for more information.

Q-227. If I have an Opportunity, Performance or Honors Award and have attended both an academic program and a nonacademic program, how is my GPA for TOPS continuing eligibility calculated?

A. If you have attended both an academic program and a nonacademic program, you will have a GPA calculation for each type of program. Grades from an academic program will not be mixed with grades from a nonacademic program. The GPA for the program last attended will be used; however, if you change from one type of program to another while your award is suspended for failure to earn the required GPA, your award will continue to be suspended until you earn at least the minimum GPA required for the program you most recently attended.

For example, you are an Opportunity Award recipient who enrolled in an academic program during the spring semester of 2014. At the end of the spring semester of 2014, your cumulative GPA is 2.25 on 25 earned hours. Your TOPS award will be suspended because you have earned more than 24 hours and your grade point average is below 2.30. If you enroll in a nonacademic program in the fall semester of 2014, your TOPS award will not pay for that semester because your award is suspended. If you earn at least a 2.5 at the end of the fall semester of 2014, your award will be reinstated for the spring semester of 2015, regardless of whether you enroll in an academic program of study or in a nonacademic program.

Q-228. What is the deadline for taking the ACT WorkKeys assessment?

A. You must achieve a qualifying score on or before the end of April in the academic year you graduate from high school. If you have not previously achieved a qualifying score, you may qualify after April in the academic year you graduate from high school, but prior to July 1, by using May and/or June test scores. If your qualifying WorkKeys score is earned after the April deadline, but before July 1 your award will be reduced by one semester.

Q-231. Where can I obtain information on WorkKeys Assessment dates and locations?

A. A WorkKeys Assessment is not scheduled like ACT testing. Assessment dates depend on the entity administering the assessment.

You should first check with your high school counselor or school district office. When a school district administers an assessment, it typically administers the assessment in a group/class setting, but dates and times vary by district.

For individual testing, you can contact one of the Louisiana Workforce Commission's (LWC) Business Career Solution Centers. These Centers administer the assessment frequently and at some centers, multiple times during the week. A list of the Centers can be downloaded from LWC's website at: www.laworks.net/Downloads/WFD/B&CSC_Contacts.pdf.

You can also contact your local Louisiana Technical College (LTC) campus. The LTC Adult Education program administers WorkKeys assessments. Generally, a student must be enrolled in a LTC program to take the assessment at the LTC campus.

You are responsible for sending these scores to LOSFA. You can mail LOSFA a copy of the score report (must include your name and social security number), fax a copy to (225) 612-6508, or email a copy to <u>custserv@osfa.la.gov</u> or call LOSFA at 1-800-259-5626 and provide the information. Contact a

LOSFA Public Information Representative at 1-800-259-5626 or e-mail <u>custserv@osfa.la.gov</u> for if you have questions.

Q-230 Can I receive a TOPS Tech award if I join the National Guard?

A. Yes. If you are eligible for the TOPS Tech award and are in the Louisiana National Guard, you are exempt from tuition for an amount equal to a TOPS award, so the TOPS award is not paid. However, you will receive \$300 per semester (\$600 per year maximum) from TOPS for assistance with additional costs.

If you are eligible for the National Guard Tuition Exemption, you must accept that award, and the TOPS assistance for additional costs. You may not accept TOPS instead of the National Guard Tuition Exemption.

Q-231. What are the BESE approved statewide computer related courses for the TOPS Tech Core Curriculum?

A. The BESE approved statewide computer related courses are as follows:

Advanced Technical Drafting (½ or 1 credit)

Business Computer Applications (½ or 1 credit)

Computer Applications or Computer/Technology Applications (½ or 1 credit)

Computer Architecture (½ or 1 credit)

Computer Electronics I (½ or 1 credit)

Computer Electronics II (½ or 1 credit)

Computer/Technology Literacy (½ or 1 credit)

Computer Science I (½ or 1 credit)

Computer Science II (½ or 1 credit)

Computer Systems and Networking I (½ or 1 credit)

Computer Systems and Networking II (1/2 or 1 credit)

Database Design and Programming (½ or 1 credit)

Database Programming with PL/SQL (½ credit)

Desktop Publishing (½ or 1 credit)

Digital Graphics & Animation (½ credit)

Digital Media I (1/2 or 1 credit)

Digital Media II (1/2 or 1 credit)

Introduction to Business Computer Applications (½ or 1 credit)

Java Programming (1/2 or 1 credit)

Multimedia Productions or Multimedia Presentations (1/2 or 1 credit)

Technology Education Computer Applications (½ or 1 credit)

Telecommunications (½ credit)

Web Mastering or Web Design (½ credit)

Word Processing (½ or 1 credit)

Independent Study in Technology Applications (½ or 1 credit)

Note: These courses may NOT be used to complete the TOPS Opportunity, Performance and Honors core curriculum.