



LOSFA

Louisiana's First Choice for College Access

LOSFA Administered Programs

TOPS

START Saving Program

TOPS Tech Early Start Program

Chafee Educational Training Voucher (ETV) Program

Safer Volunteer Firemen's Tuition Reimbursement

Early Start

Go Grant

Rockefeller State Wildlife Scholarship



Citizenship, Residency & Criminal Convictions

- **Citizenship**

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

- **Residency**

- 24 consecutive months for a parent or custodian of a dependent student OR
- A student who has resided in Louisiana, completed their last two full years of high school in an approved school and graduated, as certified by the high school, shall have met the residency requirement for TOPS

- **Criminal Convictions**

- Must not have any criminal convictions. This does exclude misdemeanor traffic violations



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ACT

- Without Penalty: April 14, 2012
- Loss of 1 semester eligibility: June 9, 2012
- Students who fail to achieve a qualifying ACT score by July 1 of the graduating year shall not be considered for an award
- Highest composite score will be considered
- TOPS does not consider the essay portion of the ACT when calculating the composite score to qualify
- List TOPS code 1595 & your SSN on the ACT



SAT

- An equivalent SAT score may be substituted for the ACT score
- SAT Test Deadlines
 - Without Penalty: March 10, 2012
 - Loss of 1 semester eligibility: May 5, 2012 and June 2, 2012
- Students must use the SAT scholarship code 9019 on the registration form
- TOPS does not consider the essay portion of the SAT when calculating the composite score to qualify



Opportunity, Performance & Honors Awards

- GPA on a 4.00 scale (not rounded) on 17.5 core units
- Must complete the 17.5 core classes
- Maximum of eight semesters or twelve quarters
- A TOPS award may be combined with other forms of financial aid up to the “Cost of Attendance” for the institution
- Provides amount equal to tuition to a public school in Louisiana or the average cost of a public education tuition to a private school
 - (\$1621 per semester for 2011-2012)



TOPS Eligible Institutions: LAICU

- Centenary College
- Dillard University
- Louisiana College
- Loyola University
- 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



TOPS Awards

- Opportunity Award (tuition amount)
 - 2.50 core curriculum GPA on a 4.00 scale
 - A minimum score of a 20 on the ACT (940 SAT)
- Performance Award (tuition plus \$400 stipend)
 - 3.00 core curriculum GPA on a 4.00 scale
 - A minimum score of 23 on the ACT (1050 SAT)
- Honors Award (tuition plus \$800 stipend)
 - 3.00 core curriculum GPA on a 4.00 scale
 - A minimum score of 27 on the ACT (1210 SAT)



TOPS Tech Award

- **Eligibility Requirements**
 - 2.50 core curriculum GPA on a 4.00 scale
 - A minimum score of 17 on the ACT (810 SAT)
 - Completion of one of the Tech Core Option curriculums or the OPH curriculum
- **Award Amounts**
 - Amount equal to full time tuition at any LA Technical college or community college if the student is enrolled in a 2-year Tech program
 - Can be used for a maximum of 2 years/4 semesters
 - Any Cosmetology school in Louisiana which has a current certificate of registration issued by the State Board of Cosmetology
 - Any accredited proprietary school which has a valid license issued by the Louisiana Board of Regents



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TOPS Tech Award 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



TOPS Application

- Apply Jan 1 – July 1
 - 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 Processing Cycle

- STEP 1 – Student takes ACT
 - ACT scores are sent to LOSFA electronically
- STEP 2 – Student files FAFSA (Jan 1-July 1)
 - FAFSA data is sent to LOSFA electronically
- STEP 3 – Student completes 17.5 core units prior to high school graduation
 - Academic Records from the high schools are sent to LOSFA electronically
- STEP 4 – Student is determined eligible for TOPS
 - Students will be mailed an award letter (by mid-July)
 - College will see student online at TOPS Master Roster
- STEP 5 – College will send LOSFA a bill
 - Students enrolled full-time through the 14th class day



TOPS Award Status

- Students eligible for a TOPS award will be notified by means of an official award letter from LOSFA
 - TOPS recipients should familiarize themselves with the ***Rights and Responsibilities*** included with their award letter
 - TOPS recipients are personally responsible for knowing and complying with the TOPS continuation requirements
- Students can check their TOPS award status online by creating a Louisiana Award System Account at www.osfa.la.gov after June 1, 2012



Award Acceptance

- Must enter an eligible institution as a full-time student by the first semester following the first anniversary of high school graduation
- Military Students – join the Armed Forces on active duty within one year of high school and must return by the fall following the 5th anniversary of high school graduation
- TOPS Recipients serving in the National Guard will receive: the tuition exemption equal to the TOPS award amount; any applicable TOPS stipend; \$600 annually for books and supplies
- Returning Out of State Students
- Graduate Study
- Summer Sessions



TOPS Retention Requirements

- Should apply annually by July 1st by completing the Renewal FAFSA
- Must be continuously enrolled on a full-time basis during the academic year
 - A student is considered full-time for the semester if they are carrying full-time hours through the 14th class day of the semester or 9th day of the quarter



TOPS Retention: Credit Hours

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



What is Financial Aid?



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What does college cost?

Estimated Cost of Attendance (COA)

Academic Year	Tuition & Fees	Room & Board	Books & Supplies	Transportation	Personal Expense	Total
2012-2013	\$6,314	\$12,165	\$1,654	\$1,156	\$2,006	\$23,295
2013-2014	\$6,629	\$12,773	\$1,737	\$1,214	\$2,106	\$24,459
2014-2015	\$6,960	\$13,412	\$1,823	\$1,275	\$2,211	\$25,681
2015-2016	\$7,308	\$14,082	\$1,914	\$1,388	\$2,321	\$26,352
Total	\$27,211	\$52,432	\$7,128	\$5,033	\$8,644	\$98,115

Based on estimated expense at Louisiana State University – Baton Rouge for a dependent student living on campus who graduates from high school in 2011 assuming a 5% annual increase and a 9 month academic year.



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



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



Institutional Aid

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



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.



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



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
- 2011-2012 Prorated Award Amounts:
 - Full-time: \$1,000 annual award (\$500 semester/\$334, \$333, \$333 term)
 - Half-time: \$500 annual award (\$250 semester/\$167, \$167, \$166 term)
 - Less than half-time: \$250 annual award (\$125 semester/\$84, \$83, \$83 term)



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



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



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: \$5,550 (2011-12)
- Eligibility Criteria
 - Undergraduate students without a bachelor's degree or first professional degree
 - Must demonstrate substantial financial need



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



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



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



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, LEAP, Go Grant, Academic Competitiveness Grant, SMART Grant, Federal Work Study, Perkins Loans and Direct Loans



FAFSA Filing Methods

- FAFSA On the Web: www.fafsa.ed.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.ed.gov



FAFSA: Student Information

- Social Security Number
- State of Legal Residence
- Citizenship status
- Interest in Student Loans and Work-Study programs



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



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, 1989?
 - As of today, are you married?
 - At the beginning of the 2012-2013 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?



FAFSA: Student Status

- Do you have children who will receive more than half of their support from you between July 1, 2012 and June 30, 2013?
- 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, 2013?
- 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?



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, 2011, 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 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

- 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: Student Finances

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



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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



FAFSA: Signatures

- For a dependent student, both the student and the 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



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.ed.gov
 - By phone at (800) 433-3243



LOSFA Social Sites



<http://www.facebook.com/LOSFA>



<http://www.twitter.com/LOSFA>



<http://www.youtube.com/LOSFA1000>



<http://www.Flickr.com/LOSFA>



TOPS Blog

<http://www.louisianatopsprogram.com/>



Contact Information

LOSFA

1-800-259-5626 x1012

custserv@osfa.la.gov

www.osfa.la.gov