



# WELCOME

The Louisiana Association of Student Financial Aid Administrators (LASFAA) website is a place for the LASFAA membership to stay in touch with each other and share the latest information about financial aid, legislative news and more.

LASFAA is an association with over 500 members consisting of educational institutions, lenders and organizations dedicated to serving students, parents, and agencies with the dissemination of information related to student financial aid. LASFAA is an association with over 500 members consisting of educational institutions, lenders and organizations dedicated to serving students, parents, and agencies with the dissemination of information related to student financial aid.

To our students and families, it is our pleasure to help you achieve your educational goals through financial aid programs. Bookmark our website and use it as a reference for your financial aid matters. Feel free to contact any Executive Board member if the association can be of additional assistance.

**Membership Questions:**  
Contact  
[MemberRelations@lasfaa.org](mailto:MemberRelations@lasfaa.org)

# IN-LINE WITH LASFAA

# Fall 2019

# 3

# Executive Board 2019

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President Elect	Jessica Ott
Immediate Past President	Katraya Williams
Second Vice President	Alan Jackson
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Executive Secretary	Sharron Pollard
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LSU: Delegate-at-Large	Lisa Pickering
ULS: Delegate-at-Large	Sky Cormier
Proprietary: Delegate-at-Large	Chasity Dotson
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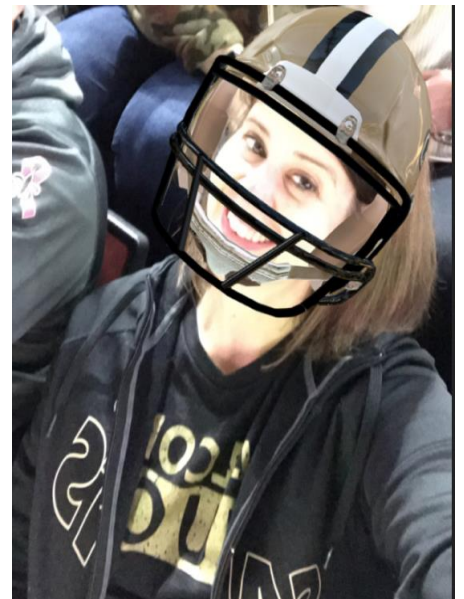
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# MESSAGE

## From the President

As peak season begins to wind down for financial aid professionals we finally have a moment to catch our breath. Not long after the first cold spell the air will become thick with the smell of a thousand pots of gumbo cooking as tailgaters cheer on their favorite teams. In October, LASFAA will be hosting their annual conference in Baton Rouge at the Crown Plaza Hotel. From October 16 – 18 financial aid professionals will gather together to share ideas and information. This year's event will take us on a trip back in time with the theme of LASFAA Goes Back to the 80's. The event will also include a social Thursday night that will feature a silent auction, food, music, games and an 80's themed Best Dressed Contest. So tease up your hair, dust off those cassette tapes, and come dressed to impress in a totally awesome outfit. We are also happy to announce the 2019 LASFAA Community Service Project as we partner with The McLindon Family Foundation. Native to Baton Rouge the McLindon family started their foundation over 10 years ago to provide adaptive bicycles for children with special needs. Each bike is customized to fit the need of the child and features high seat backs, adjustable handle bars, foot plates with straps, adjustable hand bars or any other customization the child may need. Although each bike is different all adaptable bikes help children build strength, boost confidence and allow them to hit the roads with their peers. With the combined effort of LASFAA and the McLindon family a donation of \$5, \$10, or even more will guarantee a smile on the face of a very special child.





## IN MEMORIAM

Judy was the most beautiful soul, & one of the funniest people I've ever met. It was like Christmas morning waiting to hear the crazy things that would come out of her mouth – I never knew if it was going to be funny, vulgar, or serious, but I usually shut the door just in case. With an office next to her, I had the privilege of listening to her care for each person who came in. She always knew when to be gentle, when to be tough, when to break the tension, & when to spend that extra few minutes that meant the world to those she helped.

She had a way of connecting with strangers & make them feel special. She would tip the drive-thru window worker & tell her to buy herself something nice, waiters would walk away from the table with a pep in their step. She loved all the strays... people and animals. She once went to the vet with her dog and ended up hearing about a stray needing to be put down. She couldn't let that dog go without feeling loved, so she stayed in the room and loved on him until he passed over the rainbow bridge. That was Judy... always going the extra mile.

Even though I was her boss, I was the one doing the learning because she taught me so much. In one of our last conversations, we sat in her living room and talked about her job, her family, and her precious memories. Judy always talked about how each person blessed her life, but never knew how special & how impactful she was on every person she came in contact with. As an Oregon transplant to the south, I didn't have any family or know anybody, and she became my family. She was a great friend and confidante, and she will be dearly missed.



[https://ulmhawkeyeonline.com/10760/feature-stories/financial-aids-momma-dedicates-career-to-helping-students-succeed/?fbclid=IwAR0HBVXJInm3X8EkVV8duMQmNsKLWLC\\_ypV3BhOQdjs55Vqt\\_iP1GQ9CWcI](https://ulmhawkeyeonline.com/10760/feature-stories/financial-aids-momma-dedicates-career-to-helping-students-succeed/?fbclid=IwAR0HBVXJInm3X8EkVV8duMQmNsKLWLC_ypV3BhOQdjs55Vqt_iP1GQ9CWcI)

By Frankie Everett

Financial Aid Director, Rouge Community College

# LASFAA Community Service Project: The McLindon Family Foundation



LASFAA is excited and honored to partner with the native Baton Rouge McLindon family who started this Foundation over 10 years ago to provide adaptive bikes for special needs children. With the support of the LASFAA Association, LASFAA can provide an adaptive bike to a hand-picked special child in the area who we will be privileged to meet in October. Statistics have shown that recipients of these custom bikes have progressed tremendously in their development and have gone as far as beginning to speak!

Please watch these heartwarming videos and like [The McLindon Family Foundation](#) on Facebook. [MFF-Ourso Video](#) and [MFF-Dryden Video](#) Can we count on you? With the Association's combined effort, a donation from each of you in the amount of \$10 - \$20 (or more), LASFAA can put a huge smile on a special child's face! We will meet our special child very soon!

*Preferred payment method for tracking:*

Write a check made payable to:

- McLindon Family Foundation and Mail to Joni M. Leggio, Lela, 2237 S. Acadian Thruway, Suite 650, Baton Rouge, LA 70808
- Or "Venmo" Joni. Username: @JML6161
- Or Payment through PayPal to [leggio@lela.org](mailto:leggio@lela.org)

*Also accepted:*

- Payment through PayPal to [mcclindonfamilyfoundation@gmail.com](mailto:mcclindonfamilyfoundation@gmail.com)



## 2019 LASFAA Community Service Project Partnership with The McLindon Family Foundation



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Also accepted:

- ⇒ Payment through PayPal to [mcclindonfamilyfoundation@gmail.com](mailto:mcclindonfamilyfoundation@gmail.com)




### WHAT IS AN ADAPTIVE BIKE?

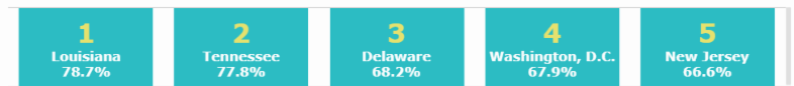
"Each one of these bikes are customized to fit each child's need. Some of these custom features are high seat backs, foot plates with straps, rear steering, adjustable handle bars, and harnesses. Each are different but ALL adaptive bikes help children build strength, boost confidence and be included with their peers!"

# Louisiana ranks #1 in the nation for FAFSA completion for a second year

**#FormYourFuture FAFSA Tracker**  
 Through June 28, what percent of your state's seniors had completed a FAFSA? What is your state's change year-over-year?



Choose Ranking Type  
 % of Seniors Completing FAFSA



	Rank as of June 28, 2019	% of Class Completed FAFSA	'19-'20 Completers	12th Grade Enrollment	% of HS with No Data to Date
<b>UNITED STATES</b>		<b>57.0%</b>	<b>2,173,096</b>	<b>3,809,139</b>	<b>8.1%</b>
Louisiana	1	78.7%	37,662	47,837	3.8%
Tennessee	2	77.8%	56,360	72,458	6.5%
Delaware	3	68.2%	6,832	10,016	7.0%
Washington, D.C.	4	67.9%	3,272	4,822	6.5%
New Jersey	5	66.6%	69,484	104,389	6.8%

Baton Rouge - According to the National College Access Network's (NCAN) FAFSA Tracker, 78.7 percent of Louisiana's 47,837 seniors completed their Free Application for Federal Student Aid (FAFSA), making Louisiana number one in the nation in FAFSA completion.

It's the second year the state has taken the honor.

"Geaux, Team Louisiana!"

We are thrilled to see Louisiana leading the nation in FAFSA completion for a second year," said LOSFA

Executive Director, Dr. Sujuan Boutté. "Continued gains in successful FAFSA completion expands equity of access and affordability for Louisiana students to pursue a post-secondary education at an institution that's the best match and fit for them."

The Louisiana Office of Student Financial Assistance (LOSFA) provides several outreach services each year to help students complete their financial aid forms. Those efforts include conducting seminars on the FAFSA at high schools around the state, one-on-one completion assistance in LOSFA's lab, FAFSA completion events around the state, and professional development on the FAFSA for school counselors. "We commend our students and parents for being proactive in completing the federal student aid application; and applaud our counselors, financial aid and college access professionals for their dedication to helping students maximize gift aid to pay for college," Dr. Boutté said.

The FAFSA is a 'one-stop shop' to discover financial aid to pay for college. By filling out the application, students will know if they qualify for financial assistance such as the Pell Grant, work study, and federal loans. The FAFSA is also the application to receive the Taylor Opportunity Program for Students (TOPS), which is Louisiana's merit-based scholarship that can be used at community/technical colleges and four-year institutions in Louisiana.

"I know students and parents find it a relief to have our assistance," said Brittani Williams, LOSFA's Financial Aid and Career Development Specialist.

Williams and other staff at LOSFA recently held a Fix your FAFSA event at the East Baton Rouge Parish Library, where students were able to make corrections to and complete their FAFSA before the priority deadline. The priority deadline ensures that TOPS is processed successfully in time for the fall semester.

To view NCAN's FAFSA Tracker, click here. LOSFA also tracks Louisiana's FAFSA data at the parish and high school level with our Compete to Complete site.

For assistance with FAFSA completion, email [GeauxFAFSA@la.gov](mailto:GeauxFAFSA@la.gov).



## What's New With NASFAA

### Democratic Leaders Concerned About ED's Management of Federal Student Loans

[By Joelle Fredman, NASFAA Staff Reporter](#)

Following a series of actions the Department of Education (ED) has taken in recent months regarding student loan servicing—and a report from the agency's Office of Inspector General (OIG) that pointed to potential flaws in its oversight of servicers—several Democratic leaders in the House of Representatives are questioning ED's intentions.

Earlier this year, ED's OIG [published a report](#) that questioned the agency's oversight of federal student loan servicers, specifically noting that between January 2015 and September 2017, service representatives did not sufficiently inform borrowers of all their available repayment options, and incorrectly calculated income-driven payment amounts, among other issues.

On the heels of that report, and a series of other actions taken by ED, House Education and Labor Committee Chairman Rep. Bobby Scott (D-VA), Financial Services Committee Chairwoman Rep. Maxine Waters (D-CA), and Oversight and Reform Committee Chairman Rep. Elijah Cummings (D-MD) [wrote a letter Tuesday](#) to Education Secretary Betsy DeVos to express concern about the student loan industry and request ED's rationale behind recent policy decisions involving loan servicers.

“As chairs of committees with oversight responsibilities over the student loan industry, we are very concerned by reports that under your leadership, [ED] has failed to adequately oversee student loan servicers and has instead shielded these companies from oversight from federal and state law enforcement, including the Consumer Financial Protection Bureau (CFPB),” they wrote.

The lawmakers wrote they were concerned because ED “obstructed state law enforcement” by [prohibiting loan servicers](#) since 2017 from responding to requests from law enforcement and instead directing them to send those inquiries to ED. Since then, however, ED has not approved any requests for information, and in June 2018 issued [a notice in the Federal Register](#) announcing that it “no longer intends to disclose any records for use by other law

enforcement agencies. A [request for information](#) about the notice from Sen. Patty Murray (D-WA) and Rep. Rosa DeLauro (D-CT) in February has gone unanswered.

“As a result of this obstruction, Congress lacks key information about [ED’s] efforts to shield servicers from federal and state law enforcement.”

The lawmakers also wrote that [ED’s decision to end](#) its data-sharing partnership with CFPB in 2017, by terminating two Memoranda of Understanding (MOUs) enacted under the Obama administration, violated a legal requirement to maintain MOUs. They added that ED’s rationale for doing so—that CFPB handled complaints related to the federal student loan program, rather than directing them to ED within 10 days as outlined in one MOU—“appears to be no more than a pretext.”

In addition to requesting more information about ED’s decisions regarding CFPB, the lawmakers also requested that ED describe its position on [federal preemption](#), as it relates to federal loan servicers. They asked ED to describe whether it applies to state agencies enforcing federal laws, and to outline instances in which state laws have conflicted with federal requirements for servicers, which it mentioned in a [notice in the Federal Register](#) last year.

The chairs also sent a [sent a letter](#) Tuesday to CFPB Director Kathleen Krangiger requesting other information about the bureau, and three federal loan servicers—[Navient](#), [Nelnet](#), and the [Pennsylvania Higher Education Assistance Agency](#) (PHEAA)—asking for information about their strategies and policies.

*Publication Date: 8/16/2019*







## **Balancing Student Consultation and Tasks**

Considering Service Partnership as a Solution

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### **By Inceptia**

In an era of change fueled by increased competition, financial pressures, and the role of “student” becoming synonymous with “customer,” the pressure on staff in the financial aid office, along with other departments, within higher education institutions is building.

More than ever, it is critical for schools to find new innovative ways to gain a competitive advantage. As budgets tighten, many institutions need to reduce expenses. In addition, as higher education institutions move to be more customer centric, they must also relieve their staff of tedious administrative tasks so they can better focus on students and improving the customer service experience.

These needs have inspired a growing shift in perspective to the benefits of service partnerships also known as outsourcing. Forward-thinking industry voices acknowledge the merits of this fast-growing approach to more efficient financial aid administration.

A service partnership offers schools a way to improve responsiveness to students, implement more intuitive technological tools and show students that they are adaptive to their growing expectations. Providing modern, secure, and intuitive financial aid services to students is critical for schools to remain competitive and relevant and to act as stewards in order to expand the students’ overall postsecondary educational experience.

Service partners can be a solution in assisting schools with providing more personalized service to students and their families while simultaneously reducing the need for time-intensive technical support and increasing regulatory compliance.

Here’s how a service partner can benefit your financial aid office:

### **Enhance the Student Experience**

Students want solutions that are easy to use and understand, and they want to do it from their mobile device. Utilizing a service partner can help you offer tech-savvy solutions that your students are looking for without the hefty price tag for technology development and support.

### **Refocus Your Team**

Give your staff relief from cumbersome busywork and long hours. Outsourcing a function that can be securely administered off-site is an ideal way to redirect your team’s valuable time on their core competency of counseling for student success where and when they need it.

## Instant Access to Skilled and Experienced Resources

Choosing a partner that specializes in an area your team may lack or not have time to keep up with can add resources with minimal training time required.

## Reduce Security Risks and Save on Infrastructure and Technology

Many Financial Aid Offices don't have a dedicated technology resource. If a system goes down or changes need to be made, are institutional back up resources readily available? With changing regulations and the dangers associated with data security, network infrastructure is the backbone of your service delivery. As that infrastructure becomes increasingly sophisticated, maintaining a secure and regulatory-compliant network becomes time-consuming, costly, and complex. A service partner has the experience and knowledge in place to securely manage data – one less thing for you to worry about it.

## Let's Work Together to Uncomplicate Financial Aid

We share your passion for counseling students to a successful financial outcome and are constantly looking for new ways to help you achieve your goals. [Inceptia's](#) innovative services, uncomplicated processes and effective solutions can get your team's focus back to where it matters most – with the students.

To learn more about service partnership, contact your strategic business director or visit [Inceptia.org](#).

# Student loans that **power Bright Futures™**

Awarded 2019 Best Private Student Loan by NerdWallet



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- **NON-COSIGNED & COSIGNED** loan options
- **1% CASH BACK** Graduation Reward\*
- **0.25% RATE REDUCTION** for automatic debit payments\*
- **NO FEES** – No application, origination or disbursement fees
- **NO PENALTY** for early repayment
- **COVER UP TO 100%** of tuition & living expenses
- **COMPETITIVE** fixed & variable rates
- **FLEXIBLE** repayment options
- **SCHOLARSHIPS & BENEFITS** available at [AscentStudentLoans.com/Benefits](#)

### Contact Us:

Web: [AscentStudentLoans.com](#)

Phone: **619-952-4793**

Email: [Partner@AscentProgram.com](mailto:Partner@AscentProgram.com)



\*For Ascent Terms & Conditions, visit [AscentStudentLoans.com/Ts&Cs](#)

## **Subject: Information about Subsidized Usage Limit Applies (SULA) Calculation Updates Made in the COD System July 26-28, 2019**

During the period July 26-28, 2019, we implemented additional Common Origination and Disbursement (COD) System functionality that supports the Campus-Based programs and the processing of Federal Pell Grant (Pell Grant), Iraq and Afghanistan Service Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, and William D. Ford Federal Direct Loan (Direct Loan) awards for the 2019–20 Award Year. Information about this implementation was posted in an attachment to a [July 19, 2019 Electronic Announcement](#).

In the posted attachment, we noted that the implementation included changes to the SULA calculations. In this announcement, we provide additional information about this change.

With the implementation, we made changes to how the COD System uses information from the National Student Loan Data System (NSLDS®) for the SULA calculations; these changes improve the accuracy of the calculations. Although the revised calculations resulted in little to no change in subsidized eligibility for the majority of borrowers, we wanted to make schools aware should they notice slight increases in the number of system-generated Subsidized Usage (CRSU) responses.

- If the updated usage resulted in **increased** subsidized eligibility, schools are encouraged to reallocate all or a portion of a borrower's Direct Unsubsidized Loan to a Direct Subsidized Loan as appropriate.
- If the updated usage resulted in **decreased** subsidized eligibility and the borrower is now over his or her maximum eligibility, schools should follow their existing process of obtaining a borrower's consent before reallocating funds from a Direct Subsidized Loan to a Direct Unsubsidized Loan.

Schools can review borrower eligibility using the information in the CRSU responses from the COD System. Schools can also download their Subsidized Usage Change Reports to help identify students who may have changes in subsidized eligibility.

Additionally, schools may see increased activity as explained below.

- **NSLDS Post screening and Updated Institutional Student Information Records (ISIRs)** – As part of day-to-day processing, when Subsidized Usage information changes on Direct Subsidized Loan awards, the updated information is passed from the COD System to NSLDS. NSLDS performs post screening on the updated information and if a change in the student's eligibility results, an updated ISIR is generated and sent to the school. Schools may receive an increased number of updated ISIRs resulting from the additional NSLDS post screening. Schools can identify the updated ISIRs by reviewing the records for the following identifiers and data element values:
  - The ISIRs are sent under the IGSG19OP and IGSG20OP message classes.
  - The Transaction Data Source/Type Code equals 5N (NSLDS Post screening).
  - The ISIRs may include certain NSLDS post screening codes:

- Reason Code 25 (change to SULA Flag status): The SULA Flag displays a value of “Y” when SULA applies and “N” when SULA does not apply. If the value of the flag changes, Reason Code 25 will display. When the SULA Flag is set to “Y,” the ISIRs include SAR comment code 267.
- Reason Code 27 (decrease in subsidized usage period): The NSLDS Post screening Reason Code field displays “Decrease in the Subsidized Usage Period” on the FAA Info page in Student Inquiry on the [FAA Access to CPS Online](#) website. The ISIRs include SAR comment code 004.
- **Student Aid Reports (SARs)** – Similar to the updated ISIRs described above, borrowers will receive updated SARs with certain SAR comment codes. As a result, schools may see an increase in questions from borrowers who receive an updated SAR.
  - SAR comment code 004: “This SAR has been produced due to a change in your financial aid history information in the National Student Loan Data System (NSLDS) that may affect your eligibility for federal student aid.”
  - SAR comment code 267: “There is a limit to the total amount of subsidized Federal student loans that you may receive. Visit <https://StudentAid.gov> and select Types of Aid/Loans for more information.” **Contact Information**

If you have questions about this announcement, contact the COD School Relations Center at 1-800-848-0978. You may also email [CODSupport@ed.gov](mailto:CODSupport@ed.gov).



## Counselors and community leaders, make your nominations!

Nomination period starts 8/23 and closes at 5 p.m. ET on 9/26

Do you know a high school junior or senior who works hard, makes a difference in their community, and who may come up short when it comes to paying for college? Let's make college happen for a student you know!

Visit [salliemae.com/BridgingtheDream](http://salliemae.com/BridgingtheDream)



\*Only the first 1,000 nominations will be considered. No purchase necessary. Void where prohibited. Valid 8/23/19 at 12:00 p.m. ET to 9/26/19 at 5:00 p.m. ET. See official contest rules at [sallieapply.org/bridgingthedream](http://sallieapply.org/bridgingthedream).

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# Financial Aid Word Scramble

1. tflduae \_\_\_\_\_
2. cef \_\_\_\_\_
3. cta \_\_\_\_\_
4. benuizuisdsd \_\_\_\_\_
5. dzeiudsibs \_\_\_\_\_
6. fafdostr \_\_\_\_\_
7. slup \_\_\_\_\_
8. ojmar \_\_\_\_\_
9. ssmiasiodn \_\_\_\_\_
10. ominr \_\_\_\_\_
11. plel \_\_\_\_\_
12. beohalcr \_\_\_\_\_
13. eaocsitas \_\_\_\_\_
14. aafsf \_\_\_\_\_
15. arvdsio \_\_\_\_\_
16. ars \_\_\_\_\_
17. moorypsir neot \_\_\_\_\_
18. etpvari \_\_\_\_\_
19. busrra \_\_\_\_\_

*Interested in volunteering for LASFAA?  
Contact a committee chair below...*

Amenities	Sharron Pollard
Cost of Attendance	Amy Marix
Diversity Awareness/Professional Development	Jasheika Dennis
Fall 2019 Conference Program	Christie Smith
Fall 2019 Conference Site	Joni Leggio/Ann Carmichael
Finance Committee	Kristi Waters
Financial Aid Awareness	Sharmain Lazard
Legislative Advocacy/Association Governance	Deborah Paul
Long Range Planning	Taina Savoit
Member Relations	Brad Meyers
Exhibitor Liaison	Joni Leggio
Nominations & Awards/Archives	Katraya Williams
Publications	Amanda Brady
Site Selection	Shannon Cross
SWASFAA Update	Shannon Guillory
Technology/Automation	Rebecca Amy
Training	Latora Green/Brittani Williams

## **DON'T FORGET:**

LASFAA Fall Conference Boot Camp - 10/15/2019, Crown Plaza Hotel, Baton Rouge, LA

LASFAA Fall Conference - 10/16/2019-10/18/2019, Crown Plaza Hotel, Baton Rouge, LA

SWASFAA Conference - November 13-15 New Orleans

Federal Student Aid Conference - Dec 3-6 Reno, NV



## Word Scramble Answer Key

Default

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EFC

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ACT

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Unsubsidized

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Subsidized

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Stafford

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PLUS

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Major

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Admissions

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Minor

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PELL

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Bachelor

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Associate

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FAFSA

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Advisor

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SAR

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Promissory Note

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Private

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Bursar

