

FAFSA



LOSFA

Louisiana Office of
Student Financial Assistance



It pays
to make
good
grades!

LOSFA

- College Access and Outreach
- Louisiana Guaranteed Student Loans
- TOPS
- START Saving Program
- Early Start
- TOPS Tech Early Start Program
- Go Grant
- LA LEAP Grant
- Rockefeller State Wildlife Scholarship
- Health Care Educator Loan Forgiveness

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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

TOPS Core Curriculum

- English
 - English I
 - English II
 - English III
 - English IV

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TOPS Core Curriculum

- Math
 - Algebra I or Integrated Mathematics I
 - Or Algebra I – Parts 1 & 2 (two units)
 - Or Applied Algebra 1A & 1B (two units)
 - Or Applied Mathematics I & II (two units)
 - Algebra II or Integrated Mathematics II
 - Geometry, Calculus, Advanced Math – Pre Calculus, Advanced Math – Functions & Statistics, Pre-Calculus, Probability and Statistics, Discrete Mathematics, Algebra III, Applied Mathematics III, Integrated Mathematics III, or AP Calculus

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TOPS Core Curriculum

- Science
 - Biology I or II
 - Chemistry I or II, or Chemistry Com
 - Earth Science, Physical Science, Environmental Science, Biology II, Chemistry II, Physics, Physics II, Physics for Technology, AP Physics,
 - or Agriscience I and II (two units)

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TOPS Core Curriculum

- Additional Advanced Math or Science
 - Geometry, Calculus, Advanced Math – Pre Calculus, Advanced Math – Functions & Statistics, Pre-Calculus, Probability and Statistics, Discrete Mathematics, Algebra III, Applied Mathematics III, Integrated Mathematics III, or AP Calculus
 - Biology II, Chemistry II, Physics, Physics II, or AP Physics

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TOPS Core Curriculum

- Social Studies
 - American History
 - Civics and Free Enterprise (1 unit combined), Civics (1 unit), or AP American Government
 - World History, Western Civilization, World Geography, or European History

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TOPS Core Curriculum

- Foreign Language
 - Two units in the same language
 - American Sign Language (2 units)
 - English is not considered a foreign language

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TOPS Core Curriculum

- Fine Arts Survey
 - or two units of performance courses in music, dance or theater*
 - or two units of studio art*
 - or two units of visual art*
 - or two units of Speech III & IV*
 - or 1 unit of an elective from among the other subjects listed in this core curriculum

- * The two units may be any combination of whole and half units

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TOPS Core Curriculum

- ½ unit of Computer Science I or II, Computer Technology Literacy, Business Computer Applications, Introduction to Business Computer Applications, or Computer Science Elective
 - Or substitute Word Processing, Computer Multimedia Presentations, Desktop Publishing, Web Design, Telecommunications, Computer Applications, Computer Architecture, Computer Systems/Networking I, Digital Graphics and Animation, Multimedia Productions, Webmastering, Independent Study In Technology Applications, AP Computer Science A, AP Computer Science AB, Database Design and Programming, Java Programming, Database Programming with PL/SQL Training, Digital Media I or II, Advanced Technical Drafting, or Computer Electronics I or II
- or 1/2 unit of an elective from among the other subjects listed in the core curriculum

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ACT

- Without Penalty: April 10, 2010
- Loss of 1 semester eligibility: June 12, 2010
- 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

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SAT

- An equivalent SAT score may be substituted for the ACT score
- SAT Test Deadlines
 - Without Penalty: March 13, 2010
 - Loss of 1 semester eligibility: May 1, 2010 and June 5, 2010
- 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

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Opportunity, Performance & Honors Awards

- GPA on a 4.00 scale (not rounded) on 17.5 core units
- Must complete the 17.5 core classes
- Core curriculum courses not available at the high school may not be waived
- Maximum of eight semesters or twelve quarters
- TOPS does not cover academic excellence fees, energy surcharges, technology fees, books, room & board, parking fees, lab fees or any other fee that was not in effect on January 1, 1998
- 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
 - (\$1385 per semester for 09-10)

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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)

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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
- **Beginning in 2009-2010**
 - 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 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

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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
 - 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

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TOPS Award Status

- Eligibility for 2010 graduates will be determined after high school graduation
 - Most students should be notified of their status by mid-July
- 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 TOPS Portal Account at www.osfa.la.gov after May 1, 2010

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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; \$300 annually for books and supplies
- **Returning Out of State Students**
- Graduate Study
- Summer Sessions

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Opportunity, Performance & Honors Awards

- May be received for a maximum of eight semesters or 12 quarters
- Not available for summer terms EXCEPT for students enrolled in a Qualified Summer Session
 - Effective summer 2010, 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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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 end of Spring Intersession** can be used
 - Hours earned in required remedial courses may be used
 - “Earned Hours” are hours successfully completed with a passing grade

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Free Application for Federal Student Aid

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- 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
- 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 by the federal processor 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, Academic Competitiveness Grant, SMART Grant, Federal Work Study, Perkins Loans and Stafford Loans

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Needs Analysis

- Needs Analysis is the method by which your EFC is determined by the federal processor
- The principles of needs analysis are:
 - Parents have the primary responsibility to pay for their child's education, and parents will contribute funds to their child's education to the extent possible
 - Students have a responsibility to help provide for their own educational costs
 - The family should be accepted in its current financial condition
 - Needs analysis must evaluate all families in an equitable and consistent manner

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FAFSA Filing Methods

- FAFSA On the Web: www.fafsa.ed.gov
 - Available January 1, 2010
 - Faster processing
 - Fewer errors
 - Collects additional information not included on the paper application
 - “Skip logic” – students are only asked questions which apply to them
 - Immediate EFC estimate
 - Application can be saved and completed later
 - Online receipt verification
 - Live online help

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FAFSA Filing Methods

- Paper Application
 - Available by calling the Federal Student Aid Information Center at 800-433-3243 or downloading from *www.fafsa.ed.gov*
 - Do not file before January 1, 2010

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Institutional Deadlines

- You should verify the aid deadline for the institution you plan to attend. The school deadline may be much earlier than the deadline for TOPS
 - The institution may also require you to complete an Institutional Data Form

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TOPS Application Deadlines

for 2009 High School Graduates

Initial Application Receipt Date	Receives TOPS funding for:
Jan. 1 – July 1, 2010	8 semesters (12 quarters) Beginning 2010-2011
July 2, 2010 – July 1, 2011	8 semesters (12 quarters) Beginning 2011-2012
July 2, 2011 – Aug. 29, 2011	7 semesters (10 quarters) Beginning 2011-2012
Aug. 30, 2011 – Oct. 29, 2011	6 semesters (9 quarters) Beginning 2011-2012
Initial Applications Received After October 29, 2011	Ineligible for TOPS

Students who attended the 2010-2011 academic year who applied for TOPS between July 2, 2010, and October 29, 2011, must also have met the TOPS retention requirements to be eligible for TOPS funding beginning in the 2011-2012 academic year

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What Information Do I Need?

- Social Security Number
 - Yours and your parents'
- Driver's License Number
- Alien Identification Number
 - If you are not a U.S. citizen
- 2009 federal tax information or returns
- Records of untaxed income
 - Social Security benefits, welfare, or veterans benefits
- Information on savings, investments, and business and farm assets
- Pin number
 - If filing on the web

Get a PIN

- Apply at *www.pin.ed.gov*
- Apply before beginning the FAFSA On the Web
- The PIN allows you to sign the FAFSA electronically
 - For dependent students, both you and a parent must have a PIN
- The PIN allows you to make corrections to the FAFSA online
- The PIN can be used multiple years
- Parents may use the same PIN for all of their children

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FAFSA: Student Information

- Social Security Number
- State of Legal Residence
- Citizenship status
- Selective Service
 - Answer “yes” only if you are a male, aged 18-25, and are not yet registered with Selective Service
- Interest in Student Loans and Work-Study programs

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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, 1986?
 - Will you be working on a masters or doctoral program?
 - As of today, are you married?
 - Do you have children who receive more than half of their support from you?
 - Do you have dependents other than your spouse/child who receive more than half of their support from you?
 - 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

- Revisions and Additional Questions
 - At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
 - 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 did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
 - At any time did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
 - At any time did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

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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 you are not living with your parents, you must attempt to get their help with completing the form
 - 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

- 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 dependency status or financial elements of the FAFSA

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FAFSA: Parental Information

- Records parental income, federal benefits and assets
 - If the answer to any question is zero or does not apply, enter a zero “0”
 - Report whole dollar figures
 - If your parents have not yet completed their 2009 tax return, use W-2 forms and/or other employment records to estimate 2009 earned income and adjusted gross income
- Number of household in college
 - Does not include parents
- Parental residency
- Age of parents

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FAFSA: Student Finances

- Records the student's income, assets, federal benefits and veterans benefits
 - If the answer to any question is zero or does not apply, enter a zero "0"
 - Report whole dollar figures
 - If you have not yet completed your 2009 tax return, use W-2 forms and/or other employment records to estimate 2009 earned income and adjusted gross income

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FAFSA: School Information

- May list up to 10 institutions to receive FAFSA data when filing online
 - List up to 4 institutions when filing by paper
 - Additional schools may be added online, however you can only have a maximum of 10 schools listed at any time
 - Make sure to list a Louisiana school first for TOPS purposes
- Housing plan
- Enrollment status

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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
 - Printing the signature page
 - Must mail within 14 days

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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.ed.gov
 - By phone at (800) 433-3243
 - By mailing back the corrected paper SAR

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Contact LOSFA

www.osfa.la.gov

custserv@osfa.la.gov

(800) 259-5626 Ext. 1012

(225) 922-1012

8:00 a.m. – 4:30 p.m. Monday - Friday

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