



STARTing LINE

1st Quarter 2012

Volume 5-1

Good News Regarding One of the START Saving Program's Investment Funds

On December 19, 2011, Vanguard announced that the Vanguard Total World Stock Index Fund has changed its target benchmark to the FTSE® Global All Cap Index from the FTSE® All-World Index. The new target benchmark offers broader diversification to the fund's shareholders by adding exposure to U.S. and international small-capitalization stocks. Vanguard also announced that it has eliminated the 0.25% purchase fee on the Total World Stock Index Fund's Investor and Institutional shares.

START working toward accepting online deposits

LOSFA continues to work toward accepting online payments for START account deposits. Currently, the agency is refining and verifying data transfer and hopes to have the option available by mid-year. Account owners will receive notification when this option is available.

When the option is available, account owners will be able to log into their START account and select the account(s) into which they want to make a deposit. Account owners will be able to select the online deposit option from the menu and indicate the amount they wish to deposit.

A convenience fee will be charged to use the online payment process to cover the transaction costs and thus keep the START Savings Program free of administrative fees. The fee will be in addition to the amount of the deposit(s). The fee will be displayed prior to the account holder's final authorization of the payment.

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START SAVING PROGRAM**Funds Managed by The Vanguard Group
Average Annual Returns, Updated Quarterly - As of December 31, 2011**

Fund	1 Year	3 Years	5 Years	10 Years	Since Inception	Annual Total Return 2011
Vanguard LifeStrategy Income Portfolio (VASIX) Inception: 09-30-1994	3.77%	8.30%	3.93%	4.74%	6.88%	3.77%
Vanguard LifeStrategy Conservative Growth Portfolio (VSCGX) Inception: 09-30-1994	1.76%	9.80%	2.65%	4.61%	7.06%	1.76%
Vanguard LifeStrategy Moderate Growth Portfolio (VSMGX) Inception: 09-30-1994	0.26%	10.98%	1.53%	4.60%	7.34%	0.26%
Vanguard LifeStrategy Growth Fund (VASGX) Inception: 09-30-1994	-2.28%	12.01%	-0.19%	4.12%	7.26%	-2.28%
Vanguard Total World Stock Index Fund (VTWSX) Inception: 06-26-2008	-7.88%	11.49%	N/A	N/A	-2.09%	-7.88%
Vanguard Total International Stock Index Fund (VTSNX) Inception: 11-29-2010	-14.51%	N/A	N/A	N/A	-7.78%	-14.51%
Vanguard Total Stock Market Index Institutional Shares (VITNX) Inception: 08-31-2001	1.09%	15.17%	0.35%	3.93%	4.03%	1.09%
Vanguard Small-Cap Index Fund Investor Shares (VSISX) Inception: 12-15-2006	-2.68%	19.26%	1.91%	N/A	1.73%	-2.68%
Vanguard Mid-Cap Index Fund Investor Shares (VMISX) Inception: 03-30-2007	-1.99%	20.02%	N/A	N/A	0.45%	-1.99%
Vanguard Large-Cap Index Fund Investor Shares (VLCSX) Inception: 08-30-2007	1.58%	14.57%	N/A	N/A	-0.83%	1.58%

**Louisiana Principal Protection Fund & Earnings Enhancement Fund
Average Annual Returns, Updated Annually - As of December 31, 2011**

	1 Year	3 Years	5 Years	10 Years	Since Inception	Annual Total Return 2011
Louisiana Principal Protection Fund Inception: 1997	2.53%	2.81%	3.67%	4.30%	4.93%	2.53%
Earnings Enhancement Fund Inception: 1997	2.47%	2.70%	3.55%	4.35%	4.99%	2.47%

**REGULAR SESSION 2012 - BILLS AFFECTING ROLE, SCOPE, OR MISSION
As of March 7, 2012**

	No.	Author	Subject And Summary	Status
1.	HB 294	Harrison	TOPS: Caps TOPS awards at \$1,600 per semester for the 2013-2014 award year through the 2017-2018 award year.	Assigned to House Education
2.	HB 348	Greene	TOPS: Changes the method of eliminating students from TOPS to use only ACT/SAT scores as the criteria when insufficient monies are appropriated to fund all eligible students.	Assigned to House Education
3.	HB 740	Lebas	DUAL ENROLLMENT: Changes eligible high schools from public high schools to any educational program approved by or under the authority of BESE and adds a Louisiana residency requirement.	Assigned to House Education
4.	HB 841	P. Smith	TOPS: Beginning with students who enroll as a first time freshman in the 2013-14 academic year, the TOPS Award Amount will be established by the Board of Regents in consultation with the Commission as approved by the Legislature.	Assigned to House Education
5.	HB 926	Simon	TOPS: Allows acceptance of a first time qualifying score on the ACT/SAT taken no later than the September 30 immediately after high school graduation, if the Commission determines the applicant was prevented from taking a timely test due to circumstances beyond the immediate control of the student and attributable to the administration of the test.	Assigned to House Education
6.	HB 945	H Burns	TOPS: Extends the deadline for first-time, full-time enrollment for students who enlist in and enter on active duty in the U.S. military within one year of high school graduation from five years after high school graduation to the semester immediately following the one year anniversary of the student's separation from active duty. Extends the deadline for students on active duty who are suspended for grades to bring up their grades to the minimum required to include periods of active duty after reenlistment. This bill would allow the student to reenlist through retirement.	Assigned to House Education
7.	HB 946	Greene	TOPS: Extends the deadline for first-time, full-time enrollment for students who enlist in and enter on active duty in the U.S. military within one year of high school graduation from five years after high school graduation to the semester immediately following the one year anniversary of the student's separation from active duty. Extends the deadline for students on active duty who are suspended for grades to bring up their grades to the minimum required to include periods of active duty after reenlistment. This bill would allow the student to reenlist through retirement.	Assigned to House Education
8.	HB 954	Danahay	LOUISIANA TUITION TRUST AUTHORITY: Places the Authority within the Department of Education as established in the Title 36 Organization of the Executive Branch of Government. This is the same broad Department of Education in which the Board of Regents and Department of Education (K – 12) are placed. Currently the Authority is not placed within any unit of the Executive Branch.	Assigned to House and Governmental Affairs
9.	SB 62	Appel	EDUCATION DEPARTMENT: Re-creates the Department of Education, including all statutory entities made a part of the Department by law.	Assigned to Senate Education
10.	SB 458	Lafleur	START SAVING PROGRAM: Removes the restriction that START Saving Program funds must be used in a postsecondary institution that is accredited by a regional accrediting organization and makes the program requirements consistent with Section 529 of the IRC that only requires that the postsecondary institution have U.S. Department of Education approval.	Assigned to Senate Education
11.	SB 590	Alario	LOUISIANA OPPORTUNITY LOAN PROGRAM (LA-OP): Eliminates certain special funds including the LA-OP Loan Fund. Note that LA-OP is administered by the Commission but has not been funded for years.	Assigned to Senate Finance
12.	SB 579	Adley	TOPS: Extends the deadline for first-time, full-time enrollment for students who enlist in and enter on active duty in the U.S. military within one year of high school graduation from five years after high school graduation to the semester immediately following the one year anniversary of the student's separation from active duty. Extends the deadline for students on active duty who are suspended for grades to bring up their grades to the minimum required to include periods of active duty after reenlistment. This bill would allow the student to reenlist through retirement.	Assigned to Senate Education

Other Legislation

	No.	Author	Subject And Summary	Status
1.	HB 275	Schroder	TUITION: Authorizes the public postsecondary education management boards to increase tuition and mandatory fee amounts up to SREB averages in accordance with the Board of Regents Tuition and Financial Aid Policy, subject to legislative approval of such policy, and authorizes uniform imposition of tuition and mandatory fee amounts on a per-credit-hour basis.	Assigned to House Education
2.	HB 299	Harrison	TUITION: (Constitutional Amendment) Provides that the Constitutional requirement of a 2/3 favorable vote of the legislature for an increase in fees shall not apply to new tuition amounts or mandatory fees or increases of such by a public postsecondary education management board.	Assigned to House & Governmental Affairs
3.	HB 435	Lorusso	TUITION: Provides that certain military veterans would be classified as Louisiana residents for tuition purposes if they served on active duty for two years and were honorably discharged and are currently serving in the reserves.	Assigned to House Education



Earl E. Start wants to see you! Earl will be on-hand to promote the START Saving Program at several events in the upcoming months. On Saturday, **March 24th**, you can see Earl at the **Baby Grand Event at Woman's Hospital** in Baton Rouge, from 8:30 a.m. to 1 p.m. Earl will also be at the **Kid's Healthy Fun Fest at the Mall of Louisiana** in Baton Rouge on Saturday, **May 5th**, from 10 a.m. until 2 p.m.

If you would like Earl to visit your organization or business, let us know. Contact Sigmund Morel at (800) 256-5626 ext. 7558 or (225) 219-7558.



PARENTS – Get involved in your child’s college and career planning!

The Louisiana Office of Student Financial Assistance (LOSFA) is pleased to announce the launch of **Louisiana Connect**, a comprehensive, college & career planning web portal available to all 8th - 12th grade students in the State of Louisiana. As a parent you can create an account to help your student through the process. You will also have access to Louisiana Connect’s full range of college & career exploration tools.

Counselors will be instructing students to activate their accounts in Louisiana Connect, so please encourage your child to get going right away!

Create Your Account Today:

1. Go to <https://louisianaconnect.org/>
2. On the right hand side of the page you will see an area to “Create An Account”
3. Enter the following information:

Student ID (School ID number)

Student’s (your child) First Name

Student’s (your child) Last Name

High School

4. Select “I’m a Parent”

5. Click 

6. Complete the profile, Username and Password.

Your Username must be your email address

With Louisiana Connect You Can:

- Track student progress against important college and career planning activities
- Search for colleges, compare costs and make recommendations to students
- Search for scholarships and make recommendations to students
- 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



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



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



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



www.Flickr.com/LOSFA



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