NOTICE OF INTENT

Louisiana Tuition Trust Authority

Office of Student Financial Assistance

START Saving Program

(LAC 28:VI.315)

The Louisiana Tuition Trust Authority announces its intention to amend its START Saving Program rules (LSA-R.S. 17:3091 *et seq.*).

This rulemaking amends Section 315 to codify the interest rates to be applied to the Principal Protection investment option and Earnings Enhancements for year ending December 31, 2025. (ST26226NI)

Title 28
EDUCATION

Part VI. Student Financial Assistance — Higher Education Savings

Chapter 3. Education Savings Account

§315. Miscellaneous Provisions

A. – B.50. …

51. For the year ending December 31, 2025, the Louisiana Education Tuition and Savings Fund earned an interest rate of 2.46 percent.

52. For the year ending December 31, 2025, the Savings Enhancement Fund earned an interest rate of 3.20 percent.

C. – S.2. …

AUTHORITY NOTE: Promulgated in accordance with 17:3091-3099.2.

HISTORICAL NOTE: Promulgated by the Tuition Trust Authority, Office of Student Financial Assistance, LR 23:718 (June 1997), amended LR 24:1274 (July 1998), LR 26:1263 (June 2000), repromulgated LR 26:2267 (October 2000), amended LR 27:1221 (August 2001), LR 27:1884 (November 2001), LR 28:1761 (August 2002), LR 28:2335 (November 2002), LR 29:2038 (October 2003), repromulgated LR 29:2374 (November 2003), amended LR 30:791 (April 2004), LR 30:1472 (July 2004), LR 31:2216 (September 2005), LR 32:1434 (August 2006), LR 32:2240 (December 2006), LR 33:2359 (November 2007), LR 34:1886 (September 2008), LR 35:1492 (August 2009), LR 36:492 (March 2010), LR 36:2030 (September 2010), LR 38:1954 (August 2012), LR 39:2238 (August 2013), LR 40:1926 (October 2014), LR 41:1487 (August 2015), LR 42:1082 (July 2016), LR 42:1658 (October 2016), LR 43:1731 (September 2017), LR 44:1888 (October 2018), LR 45:1177 (September 2019), LR 46:1223 (September 2020), LR 47:1495 (October 2021), LR 48:2561 (October 2022); LR 52:

Family Impact Statement: The proposed rule has no known impact on family formation, stability, or autonomy, as described in LSA-R.S. 49:972.

Poverty Impact Statement: The proposed rulemaking will have no impact on poverty as described in LSA-R.S. 49:973.

Small Business Analysis: The proposed rule will have no adverse impact on small businesses as described in LSA-R.S. 49:965.2 *et seq*.

Provider Impact Statement: The proposed rule will have no adverse impact on providers of services for individuals with developmental disabilities as described in HCR 170 of 2014.

Interested persons may submit written comments on the proposed changes (SG26226NI) until 4:30 p.m., August **10, 2026**, by email to LOSFA.Comments@la.gov or to Dr. Susannah Craig, Interim Executive Director, Office of Student Financial Assistance, P. O. Box 91202, Baton Rouge, LA 70821-9202.

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Robyn Rhea Lively
Senior Attorney

I. ESTIMATED IMPLEMENTATION COSTS (SAVINGS) TO STATE OR LOCAL GOVERNMENTAL UNITS (Summary)

The proposed rule change will not result in any costs or savings to state or local governmental units. The proposed rule change codifies the actual earnings realized on Student Tuition Assistance and Revenue Trust (START) Saving Program accounts that are invested in the Louisiana Principal Protection investment option and the actual earnings realized on the investment of Earnings Enhancements for the 2025 calendar year as required by R.S. 17:3093 D(1)(f).

II. ESTIMATED EFFECT ON REVENUE COLLECTIONS OF STATE OR LOCAL GOVERNMENTAL UNITS (Summary)

There is no anticipated impact on state or local governmental revenues resulting from the change.

III. ESTIMATED COSTS AND/OR ECONOMIC BENEFITS TO DIRECTLY AFFECTED PERSONS, SMALL BUSINESSES, OR NON-GOVERNMENTAL GROUPS (Summary)

There are no anticipated costs or economic benefits to directly affected persons, small businesses, or non-governmental groups. The proposed rule change adopts actual interest rates for deposits and earnings enhancements for the year ending December 31, 2025. As determined by the State Treasurer, the interest rate earned for the 2025 calendar year by the Louisiana Education Tuition and Savings Fund was 2.46%, and by the Savings Enhancements Fund was 3.20%. These interest earnings are the property of the account owners.

IV. ESTIMATED EFFECT ON COMPETITION AND EMPLOYMENT (Summary)

The proposed rule change will not affect competition and employment.