



COUNSELOR CONNECTION

Kentucky Higher Education Assistance Authority
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Visit KHEAA at the fair

Kentuckians attending the state fair in Louisville Aug. 15–25 can pick up free student financial aid information at the College Info Road Show booth in the South Wing of the Kentucky Exposition Center.

The College Info Road Show is a mobile classroom sponsored by KHEAA.

At the fair, students and parents can find free college planning and financial aid materials and resources, including information about the Oct. 1 opening date for the Free Application for Federal Student Aid (FAFSA). They can also register to win a \$529 college savings account from KY Saves 529, the state's official education savings plan.

KHEAA staff will be on hand to answer questions from students, parents, school counselors and other college access providers.

Visitors to KHEAA's booth will find helpful free guides such as "The College Circuit," "Surviving College," "Getting In" and "Adults Returning to School." Students and families can also learn how to request a free copy of "Getting the Facts," a personalized report that helps students estimate how much financial aid they may receive at the schools they want to attend.



Good admissions essay may mean more aid for college

Some colleges, especially private schools, require an essay as part of the admissions process. That essay may also help when it comes to paying for college.

Generally, the more exclusive the college, the more important the essay may be in admissions and financial aid decisions.

Essays let schools learn more about students by giving them a chance to set themselves apart.

Students should put time and effort into an admissions essay. Schools that require a written essay want students who can express themselves clearly, using proper spelling, grammar and punctuation. It may take several drafts to get it right, but the essay needs to be well written and free of errors. Students should have a teacher, school counselor or parent review the essay before submitting it to the college.

Some schools let students submit nontraditional essays such as poems, song lyrics or videos. That lets students show their creativity.





KHEAA helps students earn free college credit

Students can earn free college credit by taking advantage of KHEAA's Dual Credit Scholarship and Work Ready Kentucky Dual Credit Scholarship (WKDC) programs for high school students.

The Dual Credit Scholarship can be used for both general education and career and technical education (CTE) dual credit courses. The WKDC can only be used for dual credit courses that are part of a CTE pathway approved by the Kentucky Department of Education.

High school juniors and seniors can take a total of two free courses through the Dual Credit Scholarship. Students in grades 9–12 can receive scholarships for two courses per year, or eight total, with the WKDC.

In addition to the free courses, the scholarship programs limit the amount colleges can charge for all of the dual credit they offer. Students will pay much less for additional dual credit courses they take at their own expense. The most a college can charge for dual credit during the 2019–2020 year is \$58 per credit hour.

More information about both programs and how to apply can be found in the “KHEAA Administered Programs” section under the “Paying for College” tab at www.kheaa.com.

Valley High senior to vlog for KHEAA

Shelby Newman, a senior at Valley High School in Louisville, will vlog about the financial aid and college admissions processes for KHEAA this year.



“I’m excited to be able to support and educate seniors going through this stressful process,” Newman said. “I look forward to creating a community of people through content to just figure out the next chapter of our lives together.”

Newman is a member of FBLA, Upward Bound and the Health and Science Academy, where she is in the biomedical and phlebotomy pathway.

She said she wants to be the first member of her family to earn a bachelor’s degree. Newman plans to major in education at a Kentucky college.

Her hobbies include making YouTube videos that focus on beauty and lifestyle.

“I want my hobbies to be part of my career,” she said. “My ultimate goal is to use my gifts to help other people find their own.”

Last year’s senior vlogger, Cortney Bolt, will vlog about adjusting to life as a college freshman. Bolt, a graduate of North Bullitt High School, is majoring in interior design at the University of Louisville.

Students should start thinking about retirement

Retirement is a long way off for today's high school students, but it's not too early for them to start thinking about it.

For decades, U.S. citizens have depended on Social Security for much of their retirement income. However, Congress can change the laws that govern Social Security at any time.

Many people have also relied on pensions, but many companies are scaling back or ending their pension plans. Changing jobs often means workers won't be able to build up a pension even if employers offer one.

People are also living longer, which means their retirement funds have to cover more years.

When it comes to retirement, today's students should hope for the best but prepare for the worst.

Every time they get paid, they should set something aside for retirement. A little can go a long way. For example, if they save \$200 per month for 40 years without earning any interest, they will have saved \$96,000. If they can invest that money at 2.5 percent, they will have more than \$164,000 built up — and that's not much for retirement.

Students should learn to set up and follow a budget that includes saving as much as they can, then invest those savings wisely. When they begin their careers, they should work with an investment professional to pick a plan that will provide a secure retirement. Then, if they don't have Social Security or a pension upon retiring, they will still have something to help get them through their retirement years.

Outreach Spotlight

Name: John Bergman

Region: Southwestern Kentucky (Butler, Christian, Logan, Muhlenberg, Simpson, Todd, Warren)

Where did you go to college? Thomas More College, Western Kentucky University

How many years have you been an outreach counselor? 4.5

What are your favorite hobbies? Tennis, hiking, volleyball, Netflix and kayaking

What is something on the top of your bucket list? See all 50 states

What are you currently binge watching? *Umbrella Academy*

Who is your favorite sports stars? Roger Federer and Serena Williams

What is your favorite movie? *10 Things I Hate About You*

Who is your favorite music artist? Ariana Grande

What is your favorite part of your job? Helping students with college decisions.

What advice would you give a high school student currently thinking about college? You are the maker to your own life. If you want to achieve your dreams, you got to work and believe in it. Don't let anyone ever underestimate you.





Scholarship Spotlight

Horatio Alger Kentucky Scholarship

Eligibility: Must be enrolled full time as a high school senior in Kentucky, plan to enter a college in the U.S. no later than the fall following graduation, demonstrate a strong commitment to pursuing and completing a bachelor's degree at an accredited non-profit public or private institution in the United States, demonstrate financial need, be involved in cocurricular and community service activities, demonstrate integrity and perseverance in overcoming adversity, maintain at least a 2.0 GPA and be a U.S. citizen and resident of Kentucky.

Award: \$10,000

Number: 1

Deadline: October 25

Contact: Counselor or <https://scholars.horatioalger.org/about-our-scholarship-programs/state-scholarships/>

Applications for Senate Youth Program available

2020 United States Senate Youth Program materials are ready for distribution by the Kentucky Department of Education.

High school juniors and seniors are eligible if they have not previously been a delegate to the program and are serving in a school-wide, district, regional or state elected capacity in a student government, civic or educational organization. Students should have above average grades and an interest in government. They should also be articulate, as they will be participating in discussion groups with national leaders in Washington.

The program offers two student leaders from each state a \$10,000 college scholarship and an all-expenses-paid trip to Washington, D.C., to see the U.S. Senate in action. It is funded by the William Randolph Hearst Foundation.

Counselors who have students interested in the program should request an application and a timed test from KDE. Schools can make copies of the test, but students should not see it before they take it. Students, teachers and the school official who administers the test should not discuss answers.

Please contact donna.melton@education.ky.gov for an application.

Applications and tests must be postmarked by Oct. 15 and mailed to:

Donna Melton
 Kentucky Department of Education
 300 Sower Blvd., 5 CSE 6
 Frankfort KY 40601

KDE seeking students for commissioner's council

The Kentucky Department of Education is seeking students in grades 10–12 for the Commissioner's Student Council. The council is a year-long program that lets public high school students provide input on education issues in Kentucky and work with KDE staff to develop ideas to improve education.

KDE encourages all students to apply to represent the state's academic, geographic, demographic and school-size diversity.

Students may visit <http://bit.ly/KDECSC> to access the application and read FAQs for the council. Please have students and parents read the FAQs prior to completing the application. Most questions can be answered by the FAQs.

Applications must be received by Sept. 15. The FAQs will give instructions on how to complete the application for submission by mail or email.

For more information, contact Donna Pace Melton at donna.melton@education.ky.gov or (502) 564-2000, ext. 4616.

CPE approves five new bachelor's degree programs

The Council on Postsecondary has approved five new bachelor's programs:

- A degree in consumer economics and personal finance at the University of Kentucky.
- A degree in public policy and leadership at UK.
- An online degree in human services at Murray State University.
- A degree in culture and language studies at Murray.
- A degree in Japanese at Northern Kentucky University.

Outreach Spotlight

Name: Emily Bowman

Region: Southeastern Kentucky (Bell, Clay, Harlan, Knox, Leslie, Letcher, McCreary, Perry, Whitley)

Where did you go to college? Eastern Kentucky University

How long have you been an outreach counselor? 2 months

What are your favorite hobbies? Reading is my favorite hobby but I've also been dabbling in painting and sewing. Like most people, I love Netflix.

What is something on the top of your bucket list? One of the biggest things on my bucket list is going to Alaska.

What are you currently binge watching? A lot of stand up specials. Adam Devine, John Mulaney, and Ali Wong are some of my favorites. I have also been watching Queen of the South and Stranger Things.

What is your favorite movie? *My Big Fat Greek Wedding*. I drop everything I'm doing if it comes on.

Who is your favorite music artist? I really love Whitney Houston, Mariah Carey, Dolly Parton, Panic! at the Disco and the Dixie Chicks. It's an odd mix.

What is your favorite part of your job? The road to college can seem daunting and impossible, with so many tasks to complete, and I take helping students and families break that down very seriously.

What advice would you give a high school student thinking about college? If you are thinking about it, you should give it a try. You can start small to figure out what you want to do. With the benefits that come from education beyond high school, it's worth trying.

