



COUNSELOR CONNECTION

Kentucky Higher Education Assistance Authority
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DECEMBER 2018

High schools must report mid-year graduates by Jan. 15

Since many mid-year graduates will enter college in the spring, their information must be reported to KHEAA by January 15 to avoid any delays in disbursing their Kentucky Educational Excellence Scholarship (KEES) funds.

These students can be reported at kheaa.com by manually adding the data for each graduate through “KEES Account Access” or by extracting the Early Graduate report from Infinite Campus and submitting it as a batch file through the “Upload a KEES File” function.

If your school district does not have any mid-year graduates, you do not have to notify KHEAA.

For more information, please contact Roxanne Lewis at 800-928-8926, ext. 67397, or rlewis@kheaa.com.

Counselors can find help on kheaa.com

School counselors can find the information they need to help students plan, prepare and pay for higher education at kheaa.com. KHEAA’s website helps users navigate the career exploration, college preparation and financial aid processes.

On kheaa.com under the Counselors tab, there is information dedicated to helping school counselors reach out to their students. Resources include: KHEAA Outreach Services information, Publications/Materials request, and Counselor Connection newsletter archives.

The site also provides information on how to encourage MyKHEAA usage among students. MyKHEAA is an online account on kheaa.com that students can use to verify that their KEES information is correct.

Once students are logged into their MyKHEAA account, they can:

- View and verify their KEES award amounts.
- Access the KHEAA ILP for private school and home school students.
- Apply for and check the status of state grants and scholarships.

For more information about MyKHEAA, call the Customer Care Call Center at 800-928-8926.



Kentucky Jump\$tart Coalition sponsoring poster contest

The Kentucky Jump\$tart Coalition's Kentucky Saves Week poster contest is part of the coalition's Kentucky Saves Week activities, which promotes positive savings habits to help Kentuckians work toward financial stability.

The contest is open to students in grades 5–8, who may enter individually or as part of a class or group. The theme is “ABCs of Saving.” The winning student in each grade level receives a \$50 prize and recognition at the Kentucky State Capitol.



The entry deadline is Jan. 25. Visit the Kentucky Jump\$tart Coalition website for rules and an entry form or a teacher rubric.

Visit the Kentucky Saves Week [website](#) for more information on Kentucky Saves Week.

Here's how to get in trouble with credit card debt

Students can get into trouble with credit card debt if they don't take time to think about what they're doing.

One quick way to get into trouble is to carry a high balance and pay only the minimum payment each month.



If you have a \$1,500 balance, your minimum payment might be \$30 a month, since many credit card companies set the minimum payment

at 2 percent of the balance. Let's say your card carries a 22 percent interest rate. If you only pay \$30 a month and don't charge anything else until you pay off the entire balance, it will take you more than 11 years to pay your balance down to zero — and you'll pay \$2,600 in interest.

It's worse, of course, if you pay the \$30 and turn around and charge another \$30.

That circle is especially bad for students. Many college officials say more students drop out because they have to go to work to pay off their credit cards than because they flunk out.

Before using your credit card, ask yourself if you really need what you're buying and if you can afford it. And if you can't pay off the entire balance, pay as much as you can, not just the minimum.

Governor's School summer programs accepting applications for 2019

Application deadlines are approaching for students who want to attend the Governor's Scholars, Governor's School for the Arts and Governor's School for Entrepreneurs next summer.

Governor's School for Entrepreneurs



Jan. 20 is the deadline for high school freshmen, sophomores and juniors to apply for the Governor's School for Entrepreneurs. Students can apply both as individuals and as members of a team.

The three-week program focuses on product innovation and business model design. It will be held June 23 through July 13 at Northern Kentucky University in Newport.

For more information or to apply, visit www.kentuckygse.com.

Governor's School for the Arts



Jan. 11 is the last day to submit applications and recommendations for the Governor's School for the Arts, open to freshmen, sophomores and juniors.

The three-week program at the University of Kentucky in Lexington offers nine areas of study:

- Architecture and design
- Creative writing
- Dance
- Drama

- Film and photography
- Instrumental music
- Musical theatre
- Visual art
- Vocal music

Finalists will be announced on Feb. 27, with final round auditions and reviews to be held March 22–23 at Centre College. Students chosen to attend will be announced on April 12.

The program lasts from June 23 to July 13.

For more information, visit www.kentuckygsa.com.

Governor's Scholars Program



There are two deadlines for juniors who want to be Governor's Scholars.

Jan. 10 is the deadline for private schools, home-school students and public school districts with only one high school to mail notifications and completed applications to the program.

Jan. 24 is the deadline for districts that have more than one high school to submit notifications and applications.

Each school sets its own deadline for students to express interest in the program.

Three five-week sessions are available:

- June 16–July 20 at Bellarmine University
- June 22–July 26 at Centre College
- June 23–July 27 at Morehead State University

For more information, visit <https://gsp.ky.gov/>.



State board approves changes to high school graduation requirements

Students who enter the state's public high schools in 2019 and 2020 will have new graduation requirements under a plan approved by the Kentucky Board of Education on Dec. 5.

The changes must be approved by the General Assembly before they become law.

Two main changes were made to the proposal the board adopted in October. The first requires students who enter high school in the 2019–20 school year to meet one of eight graduation qualifiers:

- Complete the state's precollege curriculum.
- Achieve a certain score in one section of a state-approved test, such as the ACT or SAT.
- Complete at least three college credit hours in state-approved dual credit courses with at least a C average.
- Meet certain standards in Advanced Placement, Cambridge Advanced International or International Baccalaureate work.
- Earn a state-approved industry certification.
- Complete four credits in a single state-approved career pathway.
- Complete two years in a state-approved pre-apprenticeship or apprenticeship program.
- Verify 500 hours of exceptional work experience or other requirements under the student's Individual Education Program.

The second change requires students to show basic competency in math and reading in one of three ways:

- Meet state criteria on the state-required 10th-grade reading and math tests.
- Rate proficient or higher on the state-required 8th-grade reading and math tests.
- Have the principal submit evidence to the superintendent showing that the student is competent in math and reading.

For complete details, visit <https://education.ky.gov/> and find the press release under "Headlines."



CPE OK's new programs at Murray State, NKU

The Council on Postsecondary Education approved three new programs at Kentucky's public universities at its November meeting. They were:

- A bachelor's degree in civil and sustainability engineering at Murray State University.
- A bachelor's degree in law at Northern Kentucky University.
- A master's degree in exercise science, also at NKU.

Avoid these common student financial aid mistakes

Many students spend more for college than they should by making some common mistakes when seeking financial aid. Follow these tips to make sure you get the help you need.

Some people don't bother to apply for financial aid because they don't think they'll qualify. But they should submit the FAFSA to find out if they're eligible for state and federal student aid programs. Not filing may hurt their chances of getting free money for college.

Another common mistake is waiting until the last minute to apply for financial aid. Some programs have deadlines, while others have limited funds. Students and families should submit the FAFSA as soon as possible after Oct. 1 of each year.

Colleges send each student who has applied for student aid a financial aid package. Students and their families should look it over carefully. They should compare offers if they have received packages from more than one school to see which is the best deal. Of course, students should also consider other factors, such as whether a school offers the academic program a student wants or if it meets other expectations.

Students who need loans to help pay for college must be good consumers. They should apply for federal student loans before applying for private loans. Not all private lenders offer the same rates and benefits. Borrowers should pay close attention to what lenders call the back-end benefits: the interest rate and principal reductions offered when repaying the loan.

Scholarship Spotlight

Builders Exchange of Kentucky Scholarship

Eligibility: Must be an entering freshman, sophomore, junior or senior; attend an accredited college or university full time; and pursue a 2- or 4-year undergraduate degree. Based on academic achievement and standing, extracurricular activities, community involvement, work history, oral and written communication skills, attitude and other pursuits and interests.

Award: \$2,000; renewable upon maintaining at least a 3.25 GPA

Number: 1

Deadline: Jan. 20

Four years of college not for you?



Photos courtesy of KCTCS

How about a **TECHNICAL** School?

Career and technical schools, commonly known as trade schools, provide training in fields that don't necessarily require a four-year degree, such as plumbing, nursing, cosmetology, medical technology, auto technology, computer technology, firefighting, welding and others.

These programs give you the knowledge you need to get a better job in your chosen field. Many

of them will prepare you for the state licensing exams you must pass to be certified.

You have many schools to choose from — public community colleges, state career and technical education centers and private schools. Before you choose, though, consider your options. Remember to find out whether the credits you earn will transfer to another school.



Making the decision

Talk over your options with your school counselor, your teachers and your family. You might want to talk with people who are already working in the field you're interested in, especially if those people are the ones who do the hiring. They can advise you on how much schooling they look for in their employees.

The Kentucky Community and Technical College System (KCTCS) helps thousands of students reach their educational and career goals. This map shows the 16 cities with KCTCS main campuses.



How many semesters?

How much schooling you need after high school depends on how far you want to go in your field. You can take a certificate or diploma program that lasts several months, or you can decide to get an associate's degree. That generally takes about two years to earn, but it can pay off in a better job when you finish.

Some people do both. They finish a certificate or diploma program and work for awhile, then decide to get an associate's degree because it means a promotion and more pay. Others may decide that even an associate's degree isn't enough and will go on to earn a bachelor's degree, further increasing their salary and the number of opportunities available to them.

Transferring credits

The credits you earn in a technical education program, even if you're working on an associate's or bachelor's degree, may not transfer to another school. If you're attending a public two-year college, credits you earn toward an associate's in science (AS) degree are more likely to transfer than credits toward an associate's in applied science (AAS) degree. Here are a few tools to help you with transferring credits:

- <http://bit.ly/KHEAAtransfer>
- <http://www.knowhow2transfer.org>
- <http://www.kyvc.org/transferdegrees.shtm>



High-Wage, High-Demand Programs

Agricultural Production Operations
Allied Health Diagnostic, Intervention, and Treatment Professions
Business/Commerce
Business Administration and Management
Carpentry/Carpenter
Crafts/Craft Design, Folk Art and Artisanry
Dental Hygiene/Hygienist
Diagnostic Medical Sonography/Sonographer and Ultrasound Technician
Drafting and Design Technology/Technician
Electrician
Fine/Studio Arts
Graphic Design
Industrial Mechanics and Maintenance Technology
Legal Assistant/Paralegal
Logistics, Materials, and Supply Chain Management
Marine Transportation
Occupational Therapist Assistant
Physical Therapy Technician/Assistant
Plumbing Technology/Plumber
Radiologic Technology/Science – Radiographer
Registered Nursing/Registered Nurse

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