



# COUNSELOR CONNECTION

Kentucky Higher Education Assistance Authority  
P.O. Box 798  
Frankfort, KY 40602-0798  
Tel: 800.928.8926  
[www.kheaa.com](http://www.kheaa.com)  
[publications@kheaa.com](mailto:publications@kheaa.com)

FEBRUARY 2019

## KDE seeking feedback on draft career studies/ financial literacy standards

The Kentucky Department of Education (KDE) is seeking feedback on the draft Kentucky Academic Standards for Career Studies (K–12) and Financial Literacy (9–12).

Through March 1, anyone interested is invited to review the current career studies and financial literacy standards to share feedback and suggestions for use in the review and development process for the new standards.

Feedback and comments will be considered, and any needed revisions made before bringing forward a draft of proposed standards for further comment and eventual approval by the Kentucky Board of Education.

To provide feedback on the Kentucky Academic Standards for Career Studies and Financial Literacy, go to <https://www.research.net/r/KDEcareers2019>, where you can read the standards and leave comments.

Due to the amount of text within the survey, it is recommended that the survey be completed on a full-size computer or laptop.

## KDE launches School Report Card website

The Kentucky Department of Education (KDE), in partnership with BrightBytes, has launched the Kentucky School Report Card, the fourth component in its School Report Card Suite.

The online tool includes data metrics and graphics to highlight key information about schools and districts. This includes school demographics, test performance, teacher qualifications, student safety, parental involvement and more.

All components of the School Report Card Suite are now live at [raisethebar.education.ky.gov](http://raisethebar.education.ky.gov).

The suite also includes the previously released Kentucky School Proficiency Dashboard, a web-based tool that compares proficiency levels of Kentucky schools and districts; KDE's Open House website, which provides access to supplemental school and district data; and the Infinite Campus portal, a parent-friendly portal where parents can find information on their children via a smartphone mobile app.

No new assessment data is part of the release. The data is the same 2017–18 school year data released in the fall of 2018. However the School Report Card provides interactive illustrations, charts and graphs to help parents better be able to visualize the data and what it means for their child's school.



## Students should take FAFSA verification process seriously

The federal government requires many students who submit the Free Application for Federal Student Aid (FAFSA) to verify the information submitted on the FAFSA. The students are chosen by the U.S. Department of Education.

Used to apply for most federal and many state student aid programs, the FAFSA asks detailed questions about the income and resources of students.

Parents are required to provide their information as well if their children are dependent students. Students are considered dependent if they are undergraduate students under 24 years old, not married, have no dependents of their own, are not veterans or were not orphans or wards of the court until age 19.

The college or, in some cases, an agency working with the college will contact students to let them know if their data is being verified. Students and parents need to take that process seriously.

Students chosen for verification cannot receive their financial aid until they have completed the process. As soon as they are contacted, they should provide any information that is required. Putting it off will only lead to frustration if the process isn't finished when classes are ready to start.

If students have decided not to attend a college that asked them to verify their data, they should let the college know so it will stop requesting information.

## Understanding pay stubs

When students work, they will receive a pay stub each time they get paid, although it may not be a paper stub. Understanding a pay stub is vital to managing your money and budgeting.

Each employer's pay stub is different, but you will usually see these items:

- **Gross Pay:** This is what you earned that pay period before any taxes or benefits, such as insurance, were withheld.
- **Net Pay:** This is your take-home pay after withholdings.
- **Federal Tax:** This might be abbreviated as Fed Tax, FT or FWT. It shows how much was withheld in federal income taxes.
- **State Tax:** State taxes might be abbreviated as St Tax, STW or simply by the abbreviation of the state in which you reside.
- **Local Tax:** Some cities or counties levy a local tax. Depending on where you live or work, you may not be subject to this tax and won't see anything withheld.
- **Social Security Tax:** Social Security tax might be abbreviated FICA, SS, SSWT or OASDI. The federal government requires that 6.2 percent of your wages be withheld.
- **Medicare:** Medicare tax might be abbreviated MWT or Med. The federal government requires that 1.45 percent of your wages be withheld.
- **Year-to-date (for pay and deductions):** The year-to-date fields show how much you have earned up to that point and what has been deducted for each tax or benefit.

# Outreach Spotlight

**Name:** Amy Marvin

**Region:** Northeastern Kentucky  
(Bath, Boyd, Bracken, Carter,  
Fleming, Greenup, Lewis,  
Mason, Menifee, Montgomery,  
Nicholas, Robertson, Rowan)



**Where did you go to college?**

BA University of Kentucky,  
MA Morehead State

**How many years have you been an outreach counselor?**

14

**What are your favorite hobbies?**

Crafts, reading, shopping

**What is something on the top of your bucket list?**

Travel Europe

**What is your favorite emoji?**



**What are you currently binge watching?**

*Grace and Frankie*

**Who is your favorite sports team?**

University of Kentucky

**What is your favorite movie?**

*Shawshank Redemption*

**Who is your favorite music artist?**

Elton John

**Apple or Android?**

Apple

**What advice would you give a high school student currently thinking about college?**

Start planning early!



# Scholarship Spotlight

## Cross Country Distributing Scholarship

**Eligibility:** Must be the child of a person employed in the roofing or siding industry. Based on GPA, financial need, attitude, work ethic and community service.

**Award:** \$1,000

**Number:** 8

**Deadline:** April 1

**Contact:** Counselor or Steven Hancock, Cross Country Distributing, 405 North English Station Road, Louisville, KY 40223, 502.245.8871, [cross\\_ct@bellsouth.net](mailto:cross_ct@bellsouth.net), [www.ccdky.com](http://www.ccdky.com) for application.

## Two Kentucky schools receive national honor

The National Association of ESEA State Program Administrators (NAESPA) honored two Kentucky schools as 2018 National ESEA Distinguished Schools. The Kentucky schools are among 68 schools nationwide to receive the honor.

Perryville Elementary School (Boyle County) was recognized for exceptional student performance for two consecutive years. Gamaliel Elementary School (Monroe County) was recognized for significantly closing the achievement gap between student groups.

More information about all National ESEA Distinguished Schools is available at [eseanetwork.org](http://eseanetwork.org).



Perryville Elementary School (Boyle County)



Gamaliel Elementary School (Monroe County)

College Decision Day Site Coordinator Training

**SAVE** *the* **DATE**

**REGISTER**

**FEBRUARY 21**

<https://attendee.gotowebinar.com/register/8214613395946110209>

# FINANCIAL AID MISTAKES

**Spending money up front.** All the financial aid information you need is out there free of charge. Beware of scams if a payment is required.

**Not applying for scholarships.** Money that you don't have to repay is the best type of financial aid. Apply for as many scholarships as you can.

**Not filling out the FAFSA.** The FAFSA is the most important tool in receiving financial aid. Most people qualify for some kind of aid, and you don't have to accept any of the money you are offered. But you should complete the FAFSA so you can get money if you need it.

**Waiting until the last minute to turn in applications.** Many grant programs only have a certain amount of money to give to students. If you wait too late, the money will be gone.

**Accepting the wrong financial aid package.** Not all financial aid is the same. Review what each school is giving you to make sure you know your obligations.

**Skipping negotiations.** If you don't feel your family's financial need was represented accurately, explain any special circumstances.

**Being a bad consumer.** Not all private lenders offer the same rates and benefits. Be sure to shop around for a lender to make sure you're getting the lowest possible rates and the best repayment benefits. It will save you a lot of money.

**Spending the wrong money.** Taking money out of a retirement account or paying for higher education with a credit card can put you into financial trouble. Federal aid programs offer better interest rates and better repayment options than credit cards.

**Forgetting to include other expenses.** Tuition isn't the only thing you'll be paying for when you go to college. You'll also need money for membership dues, food away from the dining hall, a computer and transportation. In some cases you can use your leftover award money to pay for living expenses.

