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KHEAA helps Kentuckians pay for higher education

Kentuckians seeking help to pay for college or technical training can take advantage of student aid programs administered by KHEAA.

"Every Kentuckian should be able to pursue higher education or technical training after high school, without financial barriers holding them back," Gov. Andy Beshear said. "I encourage students to take advantage of KHEAA's financial aid programs that make college and vocational classes possible for so many of our students."

KHEAA programs include the:

- Kentucky Educational Excellence Scholarship.
 KEES lets high school students earn money by getting good grades in school and doing well on the ACT or SAT.
- College Access Program Grant. CAP awards help financially needy students pay for classes at Kentucky's public and private two- and four-year colleges.
- **Kentucky Tuition Grant.** Students enrolled full time in associate's and bachelor's degree programs at the state's private colleges may be eligible for a KTG award.
- Work Ready Kentucky Scholarship. The WRKS helps Kentuckians who have not yet earned an associate's degree afford an industry recognized certificate, diploma or AAS degree.

For complete information about these and other programs, visit kheaa.com.

KHEAA publishes the *Counselor Connection* to share information about student financial aid, college preparation and college planning. Comments and suggestions are always welcome. Please send them to publications@kheaa.com.

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Kentucky rising junior may win scholarship, photo shoot

A rising junior at one of Kentucky's public or private high schools will win a \$500 scholarship and a photo shoot at their school through KHEAA's "Promote Your School" scholarship contest.

"The 'Promote Your School' scholarship contest gives students an opportunity to inspire others and showcase the true value of education in their community," Gov. Andy Beshear said. "In addition to receiving scholarship money, the winner will also get to see themselves and their classmates featured in KHEAA publications that are distributed to all the high schools across in the commonwealth."

The school must participate in the Kentucky Educational Excellence Scholarship (KEES) program for a student to be eligible to enter. To be considered for the scholarship, students must submit an essay addressing one of these subjects:

- How I will inspire others to do better.
- · How education makes a community stronger.

The essay must be no more than 200 words in length and cannot mention the student's name, school, county or community. The essay should not identify the student by race, gender, religion or other manner. Essays in excess of 200 words or ones that include identifying information will be disqualified.

The essay topic must be shown at the top of the page. The student's name, address and high school must be listed at the bottom of the essay. The student must be a high school junior during the 2021–2022 school year, so entrants must be high school sophomores this spring. For contest details, visit kheaa.com/website/contest/rules.

Photos from the winning school will be used in KHEAA publications and on KHEAA websites.

To enter, mail your essay to KHEAA Publications, P.O. Box 798, Frankfort, KY 40602. You may also email your essay to publications@kheaa.com. The winner will be chosen by a committee of KHEAA employees. The deadline for submissions is May 31.

The scholarship funds will be sent to the winner's school when he or she enters college as a freshman.

Students from high schools that have won in the past five years — Bullitt East, Warren East, Paducah St. Mary, Logan County and Daviess County — are not eligible to enter this year's contest.



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Nominations are now open for 2022 Kentucky Teacher of the Year

Nominations are now being accepted for the 2022 Kentucky Teacher Awards, sponsored by the Kentucky Department of Education and Valvoline.

Any full-time public school teacher in the state with at least three years of experience is eligible. Nominations may be submitted via <u>Google</u>.

Teachers may be nominated by students, parents, teaching peers, principals, superintendents or anyone from the community who has an interest in honoring an outstanding educator.

All teachers nominated must complete an application and submit it by Feb. 20. A panel will judge the applications in March. Up to 24 Valvoline Teacher Achievement Award winners will be announced, with the top nine evaluated further.

The Teacher of the Year will be announced later this year. At that time, all 24 teachers will be honored with a cash prize and other awards. Teacher Achievement Award winners will receive a cash gift of \$500 each, and two of the three finalists will receive \$3,000. The Kentucky Teacher of the Year will receive \$10,000, along with the opportunity to represent Kentucky in the National Teacher of the Year competition.





Scholarship Spotlight

Kentucky Association for College Admission Counseling

Kimberly D. Merritt "Achieve Your Dreams" Scholarship

Eligibility: Must be a graduating high school senior and submit an essay.

Award: \$500

Deadline: Mid-February

Number: 4; 1 from central Kentucky, eastern Kentucky,

northern Kentucky and western Kentucky

Contact: School Counselor, www.kyacac.org/docs

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Federal student aid can help pay college costs

The federal government offers many financial aid programs to help students and families pay for college. Applying for those programs means submitting the Free Application for Federal Student Aid, usually called the FAFSA.

"Kentuckians should know all the options they have for assistance in continuing their education. The federal government is the primary source of financial aid for students in either the technical or academic fields," Gov. Andy Beshear said. "All Kentuckians pursuing education after high school should file the FAFSA so they can take advantage of any federal grants for which they may qualify and, if necessary, secure federal student loans."

These brief summaries describe the more common federal grant and loan programs. Grants generally do not have to be repaid, but loans do. More about these programs can be found at <u>studentaid.gov</u>.

- **Federal Pell Grant:** Pell Grants provide up to \$6,345 per year for undergraduates with financial need. That amount is expected to increase for the 2021–22 school year.
- Federal Supplemental Educational Opportunity
 Grant: These grants provide up to \$4,000 per year for
 undergraduate students who have exceptional financial
 need.
- Direct Loans: These loans are available to undergraduate, graduate and professional students.
 The amount students can borrow depends on their year in school.
- Federal PLUS Loans: Parents of dependent undergraduate students may qualify for PLUS Loans, depending on the parents' credit ratings. The amount available depends on how much other financial aid the student receives. Graduate and professional students may apply for PLUS Loans if they have exhausted their Direct Loan eligibility.



First-time federal student loan borrowers must take entrance counseling

Kentuckians who will borrow money for college using federal student loans must complete entrance counseling if they are borrowing for the first time.

"Entrance counseling will help students understand the financial commitments they're agreeing to when they receive their loan," said Gov. Andy Beshear. "Fully understanding these financial obligations is an important step if you're taking out federal student loans to help pay for education after high school. I'm glad our students now have this resource to learn more early in the process."

The U.S. Department of Education requires borrowers to complete the counseling before students will receive loan funds. The counseling will teach users how to borrow responsibly so they don't take out more loans than they need.

The department offers online counseling at studentaid.gov under the Complete Aid Process tab. The counseling should take between 20 to 30 minutes. Borrowers should check with their college to see if the federal counseling session is accepted as some schools have alternate counseling program requirements.