



## KHEAA, others urge students to apply for federal financial aid

KHEAA, the Kentucky Council on Postsecondary Education, and the Prichard Committee for Academic Excellence are urging all high school seniors, college students, and returning adults to apply for federal aid this year by submitting the Free Application for Federal Student Aid.

The number of Kentucky students filing the FAFSA has dropped 3.7 percent because of the pandemic, raising concerns that some students and parents are not preparing financially for the fall 2020 semester.

“Completing the FAFSA is one of the critically important steps for students and families to take in preparing for postsecondary education in that it provides access to federal, state and institutional grant assistance. It can be the first step along the pathway to a successful career and life,” said Gene Hutchins, executive director of KHEAA.

“Last year, Kentucky students received more than \$373 million in Federal Pell Grants, and KHEAA distributed more than \$258 million in grants and scholarships. Most of the funds are distributed based on FAFSA data, so we urge everyone considering college to file a FAFSA.”

Aaron Thompson, the president of CPE, said he understands the financial anxiety for many parents and students during the COVID-19 outbreak. But he stressed that filling out the FAFSA can alleviate some of the unease in college planning and college going.

“This process is not only free, but it can provide certainty in uncertain times,” Thompson said. “I encourage every family to take advantage of this opportunity to plan ahead and secure resources for the future. Don’t let COVID-19 stop you from achieving your goals.”

FAFSA completion is associated with enrolling in college. The National College Attainment Network reports that 90 percent of high school seniors who complete a FAFSA attend college directly from high school, compared

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## SAT cancels plans for digital testing this fall

The College Board has canceled plans to offer a digital SAT for home use this fall.

According to a June 2 press release, the College Board said providing the in-home test would “require three hours of uninterrupted, video-quality internet for each student, which can’t be guaranteed for all.”

The organization will continue to work with high schools, colleges, and other sites to increase seating capacity in areas where August and September registration are filling up.

It will also try to expand availability of the SAT at in-person test centers. However, it acknowledged that many centers will have fewer seats because of social distancing guidelines and may encounter unexpected closures.

## Scholarship Spotlight

**Kentucky Sheriffs’ Association: Robert E. (Bobby) Thomas Memorial Scholarship**

**Eligibility:** Must submit a 200- to 300-word essay stating career goals and why student is deserving of the scholarship and a true copy of student’s transcripts from high school if student is a graduating senior. If student is currently enrolled in a college or university, a true copy of cumulative records will be used.

**Award:** 5 at \$1,000 or 10 at \$500

**Number:** Up to 10, depending on the number of qualified applicants

**Deadline:** August 18

**Contact:** Sheriff John Ward, Hardin County Sheriff, 150 North Provident, Suite 101, Elizabethtown, KY 42701; [www.kentuckysheriffs.org](http://www.kentuckysheriffs.org)



## Students urged to apply for federal financial aid

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to 55 percent who don’t.

“Having a marketable degree or credential pays more in the immediate as well as over a lifetime, and those with higher levels of education experience lower levels of unemployment,” said Brigitte Blom Ramsey, president and CEO of the Prichard Committee for Academic Excellence.

“Increasing our college-going rate while continuing the work to increase our attainment rate to the national rate is a key strategy to ensuring a big, bold future. Completing the FAFSA is the first step on the path to a larger life.”

Students can apply for aid at [studentaid.gov](http://studentaid.gov), which offers instructions for submitting a form electronically or by mail along with other details about the process. Submitting a form online starts with creating an FSA ID. Parents will also need to create an ID if the student is dependent.

Students and parents who need help completing the FAFSA should contact one of KHEAA’s outreach counselors.

## KHEAA continues hosting social media outreach

KHEAA outreach counselors will continue to provide live help via Facebook, Twitter and Instagram through July. The schedule is:

- **June 23:** Gap Funding: When You Need More for College, **Facebook**
- **June 24:** Keeping Busy During Summer Break, **Twitter**
- **June 25:** Scholarship Rewind: A Refresher on Finding Scholarships, **Instagram**
- **June 30:** Donovan Goes to College: For Elementary Students, **Facebook**
- **July 1:** ACT Prep: Let's Hit Those Benchmarks, **Twitter**
- **July 2:** In the Home Stretch: Getting to Graduation, **Instagram**
- **July 7:** Learn With Us: Governor's School for Entrepreneurs, **Facebook**
- **July 8:** In-Demand Work Sectors, **Twitter**
- **July 9:** Like a good neighbor, Outreach is there! **Instagram**
- **July 14:** Modern Degree Completion: Transferring Credits, **Facebook**
- **July 15:** Understanding the FAFSA, **Twitter**
- **July 16:** State Aid in Kentucky: What Is Available, **Instagram**
- **July 21:** Learn With Us: Skills U, **Facebook**



- **July 22:** Selecting a College, **Twitter**
- **July 23:** Surviving High School, **Instagram**
- **July 28:** Learn With Us: Governor's School for the Arts, **Facebook**
- **July 29:** Kentucky Saves You Money: Talking About 529, **Twitter**
- **July 30:** KEES Knowledge, **Instagram**

All sessions begin at 3 p.m. Eastern, 2 p.m. Central.

The links are:

- [www.facebook.com/KHEAA/](https://www.facebook.com/KHEAA/)
- [www.twitter.com/KHEAA](https://www.twitter.com/KHEAA)
- [www.instagram.com/kheaaoutreach/?hl=en](https://www.instagram.com/kheaaoutreach/?hl=en)

  
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students' minds off  
money so they can  
focus on their future.





## How to deal with recent graduates' summer melt

Recent high school graduates who are accepted to college might need extra support to make sure they get to campus. When admitted students do not enroll due to various reasons, college professionals say they “melt” away during the summer.

Staying in touch with the financial aid office is crucial, especially if students' financial circumstances have changed since they filed the FAFSA. Students who have a financial aid gap between their financial aid and what it costs to attend their college should first get in touch with the financial aid office.

Students should pay attention to any notifications from their college about forms and deadlines needed to complete their student financial aid. Doing these tasks quickly helps students get all of the financial aid they're entitled to.

If students are chosen for verification, they should take care of that as soon as possible. Verification checks financial information on the FAFSA. The U.S. Department of Education sends colleges a list of students whose financial data must be verified.

Students will get a notice on their Student Aid Report and possibly also a letter from the college's financial aid office requesting additional financial documentation.

FAFSAs can be edited at [fafsa.gov](https://fafsa.gov) if students made a mistake or their financial circumstances have changed. They should also notify the financial aid office, which can help if the school needs more information to process a student's financial aid award.

Staying on top of deadlines for financial aid is key to freezing summer melt. Students should sign up for financial aid text messages if their school offers them. That way students will get notices about critical dates and deadlines.

## Private loans can help students afford college

Most college-bound students qualify for financial aid to help pay for their education, such as federal and state grants, scholarships and federal loans. In addition, local scholarships are often available. Parents can also borrow federal loans to help pay students' college costs.

Some students may find that these programs don't cover all the costs of college. Others may not qualify for state and federal aid because they're going to school less than half time. When that happens, private student loans may be an option.

Kentucky students and parents will want to take a close look at the Advantage Education Loans offered by the Kentucky Higher Education Student Loan Corporation. KHESLC is a public agency that provides low-interest, fixed-rate loans to Kentucky students and parents and to out-of-state students attending Kentucky colleges and universities.

Because interest rates on private loans depend on the borrower's credit rating, students may have to pay higher rates than they would on federal student loans. In addition, many lenders require students to have a cosigner, and most require the college to certify that the student needs the loan.

Students and parents should compare the private loans offered by various lenders to find the best possible deal. To compare top lenders rates go to <https://www.advantageeducationloan.com/acl/resources/pdf/interestRatesChart.pdf>

## No newsletter in July

Just a reminder that KHEAA does not publish a *Counselor Connection* during July. We look forward to reconnecting with you in August.