

Counselor *Connection*



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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2023 seniors can take ACT free for second time in fall

Incoming Kentucky high school seniors who have previously taken the ACT can take the test a second time for free during a statewide ACT retake day in the fall.

The date of the free retake day will be designated by the Kentucky Department of Education. More information on the date and locations will be provided in the coming months.

“This is an education-first administration, and our goal is to provide opportunities for Kentucky’s kids to succeed in their goals of a postsecondary education,” Gov. Andy Beshear said. “Research shows that by retaking the ACT, students are more likely to raise their score, which allows them to pursue more scholarships. With the best budget in 25 years, this is a chance for us to remove barriers for our students and help them achieve a brighter future.”

The ACT is the admissions exam used by Kentucky to measure a student’s level of readiness for college in core academic content areas, including English, mathematics, reading and science. The current price for the ACT in Kentucky is \$37 for online testing and \$38 for paper-based testing.

In addition to boosted scores, the ACT retake opportunity is expected to increase the number of students pursuing a postsecondary education.

“I was a lot more comfortable when I took the ACT for the second time,” Frankfort High School junior Ella Luking said.

Research has shown that students from across the country were impacted by disruptions from the pandemic, which negatively impacted ACT scores. An additional test has been found to result in an increased score and a better outcome for students.

For KEES award purposes, KHEAA accepts the highest composite score students earn on an ACT or SAT exam taken before they graduate from high school.

Students, families and educators can access more information on the ACT by visiting the Kentucky [ACT website](#).

FAFSA app being discontinued

The U.S. Department of Education will no longer provide its app for filing the Free Application for Federal Student Aid (FAFSA). The last day the app can be used is June 30.



Students should check their KEES accounts for accuracy

Kentucky high school students and Class of 2022 graduates should check their Kentucky Educational Excellence Scholarship (KEES) accounts for accuracy.

“Now that Kentucky high schools have reported grade point averages for the 2021–2022 academic year, students and recent graduates should check their KEES accounts to ensure their GPAs are correct,” Gov. Andy Beshear said. “That will make sure they receive all the scholarship funds they’re entitled to when they go to college.”

Under the KEES program, students earn money for college by achieving good grades in high school and receiving good scores on the ACT or SAT.

To check awards, students must sign into their MyKHEAA account on [kheaa.com](#). If they do not have an account, they can set one up.

Students can verify that their KEES GPA is correct by taking the letter grade earned for each course taken during the school year and converting it to a 4.0 scale. On this scale, an A = 4.0, B = 3.0, C = 2.0, D = 1.0, and F = 0. Pluses and minuses count the same, so an A- and an A+ are both worth 4.0 points.

Grades for Advanced Placement, International Baccalaureate, Cambridge Advanced International and dual credit courses are weighted, making an A = 5.0, B = 4.0, etc.

If students find problems with their account or cannot access their KEES information, they should call KHEAA’s Customer Relations staff at 800-928-8926 for assistance.



Private student loans may fill the financial aid gap

Many students attending colleges and technical schools will qualify for financial aid. However, some students may find that grants, scholarships and federal loans don't cover all their educational costs.

Students who go to school less than half time generally don't qualify for state or federal financial aid programs.

Private education loans can help students whose financial aid doesn't cover all their costs or students who don't qualify for financial aid.

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 loans. Many lenders require students to have a cosigner and require the colleges to certify that students need a loan.

Students and parents should compare private loans offered by various lenders to find the best possible deal. They should consider the Advantage Education Loan, offered by the Kentucky Higher Education Student Loan Corporation (KHESLC).

An Advantage Education Loan is especially attractive when compared with a Federal PLUS Loan for parents and for graduate and professional students.

The interest rate on PLUS Loans for the 2022–2023 academic year is 7.54 percent. In addition, PLUS Loan borrowers will have a 4.228 percent origination fee. On a \$10,000 loan, the student will receive only \$9,577.20

The highest interest rate on Advantage Loans is 6.48 percent, and KHESLC charges no origination fees. The student will get the entire \$10,000 and pay less interest over the life of the loan.

Visit advantageeducationloan.com for more information about Advantage Education Loans.

CPE approves 2022–23 college tuition increases

The Council on Postsecondary Education gave final approval to public university and college tuition and mandatory fees for the 2022–23 academic year. The action came at CPE's June 17 meeting.

The approved tuition rates and increases are:

- Eastern Kentucky University, \$10,144, 0.9 percent.
- Kentucky State University, \$8,954, 1.8 percent.
- Morehead State University, \$9,500, 1.0 percent.
- Murray State University, \$9,732, 1.9 percent
- Northern Kentucky University, \$10,592, 1.9 percent.
- University of Kentucky, \$12,859, 2.0 percent.
- University of Louisville, \$12,520, 1.2 percent.
- Western Kentucky University, \$11,112, 1.1 percent.
- KCTCS, \$5,700, 1.6 percent.

The CPE board also approved three new university programs and was apprised of six new programs being offered by the Kentucky Community and Technical College System. New programs for KCTCS are approved by CPE staff without board action. The new programs are:

- University of Kentucky, bachelor's degree in leadership for community education and human learning.
- Northern Kentucky University, master's degree in educational leadership.
- University of Louisville, master's degree in applied philosophy.
- Hopkinsville Community College, associate's degree in computerized manufacturing and machining.
- Maysville Community and Technical College, associate's degrees in human services, aviation maintenance technology, health science technology, and education.
- Southcentral Kentucky Community and Technical College, associate's degree in medical laboratory technician.

KHEAA continues hosting social media outreach presentations

KHEAA Outreach has scheduled four Facebook and Twitter events for July and August.

The schedule is:

July 5: Summer Blast: College Choice Hot List, **Facebook**

July 18: Summer Blast: Cooling Off on Campus, **Twitter**

Aug. 1: Beating the Heat: Gearing Up for Fall, **Facebook**

Aug. 15: Beating the Heat: No Stress Seniors **Twitter**

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

The links are:

www.facebook.com/KHEAA/

www.twitter.com/KHEAA/

Scholarship Spotlight

Kentucky Council on Crime and Delinquency Inc. Scholarship

Eligibility: Must be a Kentucky Council on Crime and Delinquency member or a member of a KCCD member's immediate family. Priority given to an eligible party without other means of assistance (i.e., scholarships, tuition assistance). Also based on GPA.

Award: Varies; failure to complete the semester satisfactorily will result in the recipient's being required to repay KCCD the full amount awarded. Satisfactory completion means an overall GPA of 2.0 for each semester. A copy of the transcript for the time period the recipient has received this award must be forwarded to KCCD no later than 30 days following the semester.

Number: Varies

Deadline: July 30 and November 30

Contact: Immediate past president, www.kccd.wildapricot.org/Scholarship

No 'Counselor Connection' in July

KHEAA will not publish a *Counselor Connection* in July. Publication of the newsletter will resume in August.

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ACT National Test Dates

Test Date	Registration Deadline	Late Registration
Sept. 10, 2022	Aug. 5, 2022	Aug. 19, 2022
Oct. 22, 2022	Sept. 16, 2022	Sept. 30, 2022
Dec. 10, 2022	Nov. 4, 2022	Nov. 11, 2022
Feb. 11, 2023	Jan. 6, 2023	Jan. 20, 2023
April 15, 2023	March 10, 2023	March 24, 2023
June 10, 2023	May 5, 2023	May 19, 2023
July 15, 2023	June 16, 2023	June 23, 2023

SAT National Test Dates

Aug. 27, 2022	July 29, 2022	Aug. 16, 2022
Oct. 1, 2022	Sept. 2, 2022	Sept. 20, 2022
Nov. 5, 2022	Oct. 7, 2022	Oct. 10, 2022
Dec. 3, 2022	Nov. 3, 2022	Nov. 22, 2022
March 11, 2023	Feb. 10, 2023	Feb. 28, 2023
May 6, 2023	April 7, 2023	April 25, 2023
June 3, 2023	May 4, 2023	May 23, 2023



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