



Counselor Connection

November 2022

Kentucky Higher Education Assistance Authority | PO Box 798 | Frankfort, KY 40602-0798
Tel: 800.928.8926 | www.kheaa.com | publications@kheaa.com

Frankfort student wins KHEAA essay contest

Marae Mallard, a junior at Frankfort High School, has won the 2022 Promote Your School essay contest sponsored by KHEAA.

In her essay, Mallard, who has autism, wrote, “Empathy and appreciation of our unique selves is something I hope to promote through the telling of my narrative. In doing so, I will inspire others to do better at accepting differences in themselves and others.”

“Marae’s essay is a call to help each other through our various struggles in school and in life,” Lt. Gov. Jacqueline Coleman said. “Working together, we can create an environment that accepts all Kentuckians regardless of our differences or our abilities.”

Mallard will receive a \$500 scholarship when she enrolls in college. KHEAA staff will do a photo shoot at the school, with the photos featured in future KHEAA publications.

Since the first contest in 2003, winners have come from across the state and have represented large urban public schools and small private schools.

The contest is held each spring and asks high school sophomores in KEES-eligible schools to write an essay of no more than 200 words on a particular topic.



Frankfort High School's Marae Mallard, right, won KHEAA's Promote Your School essay contest. KHEAA outreach counselor Candis Tingle gave Mallard the good news.

The essays, without any identifying information on them, are given to a panel of judges. The judges, after narrowing the essays down to five or six finalists, review those again before picking a winner.

If the chosen student’s school agrees to host a photo shoot, the winner is notified in the fall of their junior year.

Visit kheaa.com in January for more information about the essay contest.



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.



Scholarship Spotlight

Kentucky Society Daughters of the American Revolution Scholarship

Eligibility: Must have at least a 3.0 GPA and submit an application, a transcript, a 500-word composition indicating student's career objectives and major goal in life, a letter signed by the sponsoring DAR chapter regent and background information about the student's curriculum, school and civic activities, hobbies and interests.

Award: \$1,000

Number: 1

Deadline: January 1

Contact: Counselor

KHEAA Outreach schedules Facebook, Twitter sessions

KHEAA Outreach will provide live help in December via Facebook and Twitter.

The schedule is:

Dec. 5: Santa's Nice List: Advantage Loans, **Facebook**

Dec. 12: Santa's Nice List: Loan Borrowing Tips, **Twitter**

All sessions begin at 7 p.m. Eastern, 6 p.m. Central.

The links are:

www.facebook.com/KHEAA/

www.twitter.com/KHEAA/

Students, families should learn about their EFC

Among the key terms students need to learn if they are continuing their education after high school is expected family contribution (EFC). The EFC is how much money students and their families are expected to pay toward a student's education expenses.

"Financial aid is so important to help our Kentucky students pursue higher education and live out their dreams," Lt. Gov. Jacqueline Coleman said. "But if student aid won't cover all costs for college or technical school, it's important that families keep track of their expected contribution so they can plan and save."

A student's EFC is based on a formula set by Congress. The factors used in determining a student's EFC include income, assets, the number of people in the household and the number of household members in college during the award year.

The information students and families report on the Free Application for Federal Student Aid, or FAFSA, is plugged into a formula to come up with an EFC.

The U.S. Department of Education has three EFC formulas: one for dependent students; another for independent students who only have a spouse as a dependent; and one for independent students who have dependents other than a spouse.

The parent's income and assets are used to develop the EFC for dependent students. Nearly all students going directly from high school to postsecondary education are considered dependent students.

How much students can receive in Pell Grants, Federal Work-Study and other federal aid programs is based on their EFC. KHEAA also uses EFCs to determine awards for College Access Program Grants, Kentucky Tuition Grants and other programs.

Please take our survey

Dear School Counselors and College Access Providers,

We at KHEAA want to know what you think about our outreach programs and services, particularly as we continue to work to serve you and your changing student climate post-pandemic. Please take a few minutes to complete this brief [survey](#) and share your opinion with us. The goal of the survey is to find out what you find most beneficial about our services and to hear your ideas or recommendations for improvement. The survey will be open through December 21.

Thanks in advance for your participation!

Sincerely,

The KHEAA Outreach Team

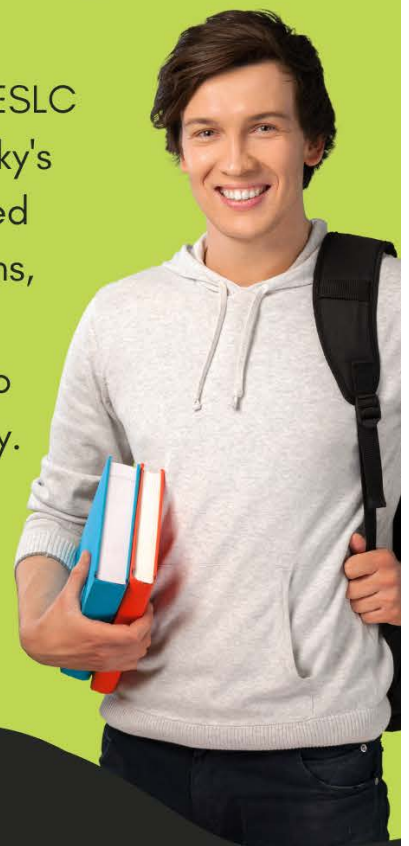
Senior planner

November/ December

- ☐ Meet with college admissions representatives at college fairs or when they visit your school.
- ☐ Attend any financial aid seminars your school offers.
- ☐ If you haven't picked a college yet, narrow your list by visiting schools and talking with students. You should probably talk with your parents too.
- ☐ If you're going Early Decision, most schools want the applications submitted about now.
- ☐ If you're going through the regular admissions today, ask teachers to write recommendations and to polish your admissions essay if you have to write one.
- ☐ Check with each school's financial aid office to see if they require financial aid forms besides the FAFSA.
- ☐ Make sure your applications were received on time.

*Serving Kentucky
students together.*

KHEAA and KHESLC
provide Kentucky's
only state-based
alternative loans,
with low fixed-
interest rates to
save you money.



KHEAA KHESLC

**ADVANTAGE
Education Loan**

advantageeducationloan.com

ACT National Test Dates

Test Date	Registration Deadline	Late Registration
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

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



DREAMS
don't just
come true.
They're
MADE true.



Invest in your child's
dreams for the future.
Open a [KY Saves 529](#)
account now.