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October 2019

Students should know these financial aid terms

As parents begin the college financial aid process, they may find themselves faced with unfamiliar terms. This short glossary may help.

- Conversion scholarship/loan. This type of scholarship requires students to provide certain services. If they don't provide the service, the scholarship becomes a loan.
- **Cost of attendance.** The total cost of one year of college: tuition, fees, room, meals, supplies, transportation and personal items.
- Expected family contribution (EFC). This is the amount the student and family are expected to pay for the student's education. It is based on a formula set by Congress.
- **FAFSA.** The Free Application for Federal Student Aid must be submitted by students applying for federal and state aid. The best way to do so is at www.fafsa.gov.Financial need. The difference between the cost of attendance and the EFC.
- **Institutional aid.** The scholarships, grants and other financial aid programs provided by the college.
- **Verification.** The process of making sure the information submitted on the FAFSA is correct. The federal government requires colleges to have a certain number of students' FAFSA information verified.

Warren East student wins 2019 KHEAA essay contest

Caroline Forrester, a junior at Warren East High School in Bowling Green, is the winner of the 2019 KHEAA Promote Your School scholarship essay contest.

She earned a \$500 college scholarship and the opportunity for her school to be featured in future college planning materials published by KHEAA.



Forrester is the daughter of Jim and Emily Forrester of Glasgow. Her essay addressed the topic of how she would inspire others to do better.

"I will inspire others to do better by being an example, encouraging peers, and supporting my school and community," Forrester wrote.

KHEAA staff presented Forrester with a certificate at her school. Principal Jonathan Williams also accepted a certificate honoring Warren East as the Kentucky 2019 Model School, which will be featured in upcoming college planning materials.

The contest, held annually since 2003, was open to rising Kentucky high school juniors.

Forrester and other Warren East students will participate in a photo shoot at the school. The pictures will be used by KHEAA in free college planning guides for high school students, as well as posters, brochures and other publications.



Counseling association will meet in Louisville

Ed Johnson, an internationally known speaker, will keynote at the opening session of the annual conference of the Kentucky Counseling Association at the Crowne Plaza in Louisville Nov. 13-15.

Johnson is the program manager for Kentucky and the Carolinas for Southeast Addiction Center in Atlanta.

Dr. Barbara McFarland will address the general session on Nov. 14. She is the author of Take Your Life Back! Achieving Work/Life Balance.

A school counselor luncheon is scheduled for Nov. 14.

The Closing Awards Brunch on Friday morning will feature Jon Akers, the executive director of the Kentucky Center for School Safety.

The theme of the conference is "Celebrating Human Resiliency."

The KCA conference offers EILA or CEs through workshops and breakout sessions. Workshops include Pilots and Parachutes: Increasing opportunities for students to disclose by Leslie Dunn, a retired school counselor, and Enriching Direct Services for All Students by Dr. Jenna Alvarez of the University of Cincinnati and Dr. Sandra Logan-McKibben of Florida International University.

For more information and to register for the conference, visit the KCA website at www.kyca.org.



Scholarship Spotlight

Kentucky Society Daughters of the American Revolution Scholarship

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

Award: \$500 **Number:** 1

Deadline: November 16 **Contact:** Counselor

Learn about state's new online school report card

Kentuckians can now see how schools are performing under Kentucky's new five-star accountability system. The system can be viewed online at **kyschoolreportcard.com**.

The Kentucky Department of Education has created documents a resources to help understand the new system. Check out the At A Glance series to find out more about what schools, districts and the state are held accountable for.

9 Kentucky schools named2019 Blue Ribbon winners

Nine Kentucky schools have been named 2019 National Blue Ribbon Schools based on their overall academic excellence, according to the U. S. Department of Education.

The schools are:

- Ascension School, Archdiocese of Louisville
- Barret Middle School, Jefferson County Public Schools
- East Valley Elementary School (West Liberty), Morgan County Schools
- Murray Elementary School, Murray Independent District
- Notre Dame Academy (Park Hills), Diocese of Covington
- Perryville Elementary School, Boyle County Schools
- St. Dominic School (Springfield), Archdiocese of Louisville
- St. Thomas School (Fort Thomas), Diocese of Covington
- Shopville Elementary School, Pulaski County Schools

The Kentucky schools are among the 362 public and private, elementary, middle and high schools across the country recognized this year. The National Blue Ribbon Schools Program recognizes public and private elementary, middle, and high schools based on their overall academic excellence or their progress in closing achievement gaps among student subgroups. Now in its 37th year, the program has recognized more than 9,000 schools.

Representatives from each of Kentucky's Blue Ribbon Schools will join those from other states at a ceremony in Washington, D.C., Nov. 14–15.

More information about the program can be found at https://nationalblueribbonschools.ed.gov.



Registration for Real World Design Challenge open

The deadline for students in grades 9–12 to register as a team for the Real World Design Challenge is Nov. 22.

The challenge gives students a chance to work on real-world engineering challenges as a team. Each year, teams are asked to address a challenge that confronts the nation's leading industries. Students will use professional engineering software to develop their solutions and presentations to demonstrate the value of their solutions.

This year's challenge is to design a small unmanned package delivery system for use in a city environment, create a theory of operation and develop a business plan for the system's commercial operations.

Teams are made up of 3–7 students. Each team needs a coach who is a teacher or other adult to help organize the team and act as the point of contact for the team. Team members can be changed or added during the registration period if needed. Coaches may have as many teams as they want, but students may only be on one team.

Students can register to enter as a team at http://www.realworlddesignchallenge.org/.



Senior college planner

November

- Ask your parents to get their tax return information ready so you can submit the FAFSA as soon as possible.
- Meet with college admissions representatives at college fairs or when they visit your school.
- Attend a financial aid seminar if your school offers one.
- If you haven't picked a college yet, narrow your list by visiting schools and talking with students. Discuss it 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 process, it's time to 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 what financial aid forms they require in addition to the FAFSA.

