



COUNSELOR CONNECTION

SEPTEMBER
2018

St. Mary High School student wins KHEAA essay contest

Maddie Kerr, a junior at St. Mary High School in Paducah, is the winner of the 2018 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.

Kerr is the daughter of Patrick Kerr and Christa Matlock of Paducah.

Her essay addressed the topic of how education makes a stronger community.

“Learners become leaders who can give back to their community using the knowledge and character that their education has constructed in them,” Kerr wrote.

Judges stated that her essay very well represents the spirit and direction of the contest and logically builds the case for how education makes a stronger community.

KHEAA staff presented Kerr with a certificate at her school. Counselor Peggy Culbertson also accepted a certificate honoring St. Mary High School as the Kentucky 2018 Model School.



Maddie Kerr

The contest, held annually since 2003, was open to all rising Kentucky high school juniors and offered a choice of essay topics.

Kerr and other St. Mary 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.



FAFSA can be filed beginning Oct. 1

Students planning to attend college or technical school next fall should fill out the FAFSA as soon as possible starting Oct. 1.

The FAFSA determines if students qualify for federal grants and student loans. It is also used to apply for state grants and scholarships. In addition, many colleges use the information to award their own grants and scholarships. Therefore, students should submit the FAFSA even if they feel it is unlikely they will qualify for aid.



The FAFSA asks for information about income, assets and expenses. A formula set by Congress determines eligibility for federal and state aid. If

the student is considered a dependent under federal guidelines, both the student and parents must provide financial information. Most undergraduate students are considered dependent.

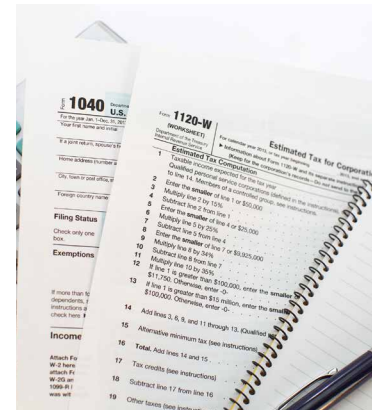
Some student aid programs provide funds on a first-come, first-served basis, so it is important to submit the FAFSA as soon as possible.

Students should submit the FAFSA online at fafsa.gov. Students who do not have an FSA ID must first visit fsaid.ed.gov to set one up. Parents of dependent students must also set up an FSA ID. The FSA ID is needed to file the FAFSA.

What you'll need for the FAFSA

In addition to the FSA ID, you'll need the following to complete the FAFSA.

- **Social Security number**
- **Driver's license number** (if you have one)
- **2017 tax records.** On the 2019–20 FAFSA, students and parents will use their 2017 income information.
- **Records of your untaxed income.** This may not apply to everyone. It includes things like child support received, interest income and veterans' noneducation benefits.
- **Records of your assets.** Includes savings and checking account balances, as well as the value of investments such as stocks and bonds and real estate (but not the home in which your family lives).
- **List of the schools you're interested in attending.** Even if there is only a slight chance you'll apply to a college, list the school on your FAFSA. You can always remove schools later. If you wait to add a school, though, you could miss out on first-come, first-served financial aid.



Source: U.S. Department of Education Blog, blog.ed.gov



Students should pay attention to deadlines for financial aid

In addition to filing the FAFSA, high school seniors should keep track of deadlines for other applications for student aid. Here are some tips:

- Check with the financial aid offices of the schools to which you've applied to determine if they require any forms other than the FAFSA.
- Look for scholarships using KHEAA's [Affording Higher Education](#) and a free online scholarship search. You can find a link to a free search site under the "Paying for College" tab on kheaa.com.
- Attend any college fairs and financial aid seminars offered at your high school or in your area. If a company charges a fee for helping with applications, remember that you can do that yourself for free. If you decide to pay for help, make sure the company is reputable by checking with the state Attorney General's office or the Better Business Bureau in your area, as well as the area where the firm is located.

Scholarship Spotlight

Kentucky Concrete Association: William T. Robertson Essay Award Scholarship

Eligibility: Must be a graduating high school senior and submit an entry form and essay of no more than 600 words. The essay must be typed, double-spaced and with 1.5-inch margins.

Award: \$2,000

Deadline: Oct. 31

Contact: Counselor or Josh Huddy, Director of Education and Marketing, josh@kyconcrete.org, 502.682.1903, kyconcrete.org

Students can enter logo design contest

High school juniors and seniors and college students in Kentucky can enter a logo design contest for the Kentucky Statewide Human Trafficking Task Force. The logo will provide branding for the task force and the anti-human trafficking movement.

The logo should be recognizable as related to both labor and sex trafficking. The logo will be used on all print, media, and campaign efforts on behalf of the Kentucky Statewide Human Trafficking Task Force. The design should not contain images of chains, bondage, or “rescuing” victims. Ideally, the logo will communicate empowerment and is recognizable across different languages (or at least English and Spanish).

The winner will receive a \$1,000 scholarship to be used for tuition only at any college or technical school in the state of Kentucky.

Submissions must be emailed by Oct. 8 to Mandy Otis, Kentucky Statewide Human Trafficking Task Force Coordinator, at Mandy.Otis@ky.gov. She is also the contact person for more information.



2018 graduates named Sen. Jeff Green Scholars

More than 2,350 students who graduated from Kentucky high schools in 2018 were designated Jeff Green Scholars.

To earn this honor, a student must have a 4.0 grade point average each year of high school and at least a 28 composite on the ACT. They must also attend a high school whose students are eligible to earn Kentucky Educational Excellence Scholarship (KEES) awards.

These students have earned \$2,500 a year in KEES funds to help pay for college. If they keep their grades up in college, they will have \$10,000 to use toward a four-year degree.

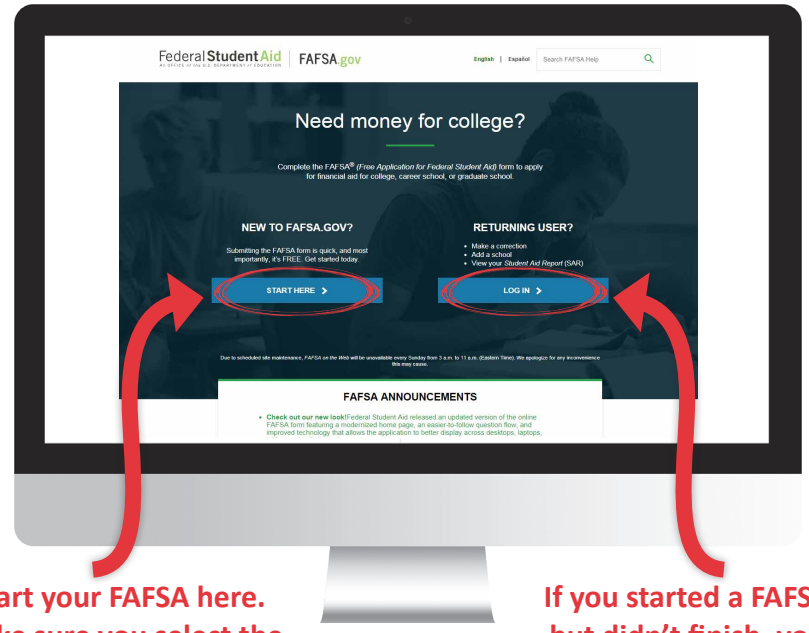
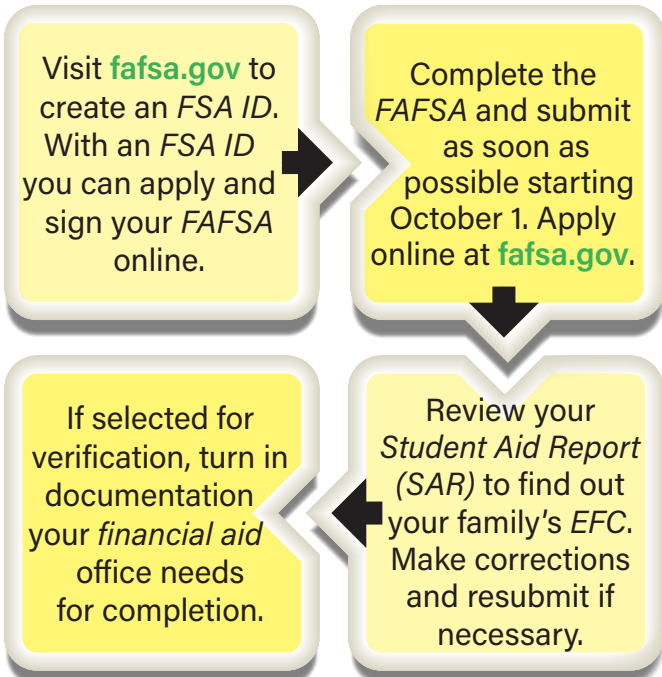
Releases were sent to newspapers to announce the names of local recipients.

The designation honors the late state Sen. Jeff Green of Mayfield, who served in the Kentucky General Assembly from 1992 to 1997.



2019–2020 FAFSA Completion Guide

Financial aid application process



Start your FAFSA here. Make sure you select the FAFSA for the correct year.

If you started a FAFSA but didn't finish, you will go here.

What you will need:

Personal Information for Student

Student Demographics | School Selection | Dependency Status | Parent Demographics | Financial Information | Sign & Submit | Confirmation

STUDENT INFORMATION ← Tells whose information

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your last name: Dependent (HELP → ?)

Your first name: Student (?)

Your middle initial: (?)

Your Social Security Number: [Redacted]

Your date of birth: 02/09/1999 (Goes to next screen → ?)

PREVIOUS NEXT

- FSA ID for **both** the student and the dependent student's parent/stepparent.
- Your Social Security number.
- Your alien registration number (if you are not a U.S. citizen.)
- Your 2017 federal income tax returns, W-2s, and other records of money earned.
- Bank statements and records of investments (if applicable.)
- Records of untaxed income (if applicable.)
- Parents' date of birth, Social Security number, marital status, and date parent was married, divorced, or widowed.

Need help? Call 800.433.3243

Federal Student Aid ID

Use your FSA ID to confirm your identity when you access your financial aid information and electronically sign your federal student aid documents, including the FAFSA.

1

Visit
fsaid.ed.gov.

2

Enter your e-mail address, then create a username and password.

3

Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.

4

Confirm your cell phone number using the secure code, which will be texted to the number you provided.

5

Confirm your e-mail address using the secure code, which will be sent to the e-mail address you entered when you created your *FSA ID*.

Keep track of your *FSA ID* since you'll use it frequently throughout the federal student aid application process each year.



Tip for Step 3:

You'll have to set two challenge questions on your own. Examples: mother's/father's middle name, high school name or mascot, city of birth

Are you dependent or independent?

If you answer "Yes" to any question below, you are considered an independent student.

- Were you born before January 1, 1996?
- As of today, are you married? (Answer "Yes" if you are separated but not divorced.)
- At the beginning of the 2019–2020 school year, will you be working on a master's or doctoral program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you now have or will you have children **who will receive more than half of their support from you between July 1, 2019, and June 30, 2020?**
- Do you have dependents (other than your children or spouse) who live with you and **who receive more than half of their support from you, now and through June 30, 2020?**
- **At any time since you turned age 13** were both of your parents deceased, or were you in foster care, or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you now or were you, upon reaching the age of majority, an emancipated minor (released from control by your parent or guardian)?
- As determined by a court in your legal state of residence, are you now or were you, upon reaching the age of majority, in legal guardianship (of someone other than your parent or stepparent)? Note: Custody is different from guardianship.
- At any time on or **after** July 1, 2018, did your high school or school district homeless liaison, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, the director of a runaway or homeless youth basic center, or transitional living program **or** a college financial aid administrator determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

Notes

Whose information do I use?

The intent of the FAFSA is to get an idea of your household income. Use the guide on page 2 to determine if you are a dependent student. Use this guide to figure out which parent's information to include.

- Are your parents married to each other? If yes, then report information for both parents on the FAFSA.
- Do your parents live together? If yes, then report information for both parents on the FAFSA, even if they were never married, are divorced, or are separated.
- Did you live with one parent more than the other over the past 12 months?
 - If yes, then report information on the FAFSA for the parent you lived with more. **Also, if this parent remarried**, you will need to report information for your stepparent on the FAFSA even though he or she is not responsible for your college costs.
 - If no, then report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support. Also, if this parent is remarried, you will need to report information for your stepparent on the FAFSA.
- Are you married? If yes, report your spouse's income.
- Are you 24 or older? Use only your income unless you are married.

The following people are **NOT** your parents **UNLESS** they have legally adopted you:

- Widowed stepparents
- Grandparents
- Foster parents
- Legal guardians
- Older brothers or sisters
- Aunts or uncles

IRS Data Retrieval Tool

Use the IRS Data Retrieval Tool to complete income tax information:

- Click "Link to IRS" in the Financial Information section of FAFSA.
- Enter the parent's FSA ID and password that will be used.
- Review the information displayed and select the "Transfer My Information into the FAFSA" option.
Note: Be sure to enter your address exactly as it appears on the tax return.
- **Do not change any data transferred from the IRS.**
- The student will repeat this same process in the student income section, if taxes were filed.

The screenshot shows the 'Parent Tax Filing Status' section of the FAFSA application. At the top, a progress bar indicates the following steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The 'Financial Information' step is currently active. Below the progress bar, a message states 'Application was successfully saved.' An attention icon and text warn: 'Attention! You must provide financial information from your parents' 2017 tax return on the following pages.' Three questions are listed: 'For 2016, have your parents completed their IRS income tax return or another tax return?' (dropdown menu set to 'Already completed'), 'For 2016, what is your parents' tax filing status according to their tax return?' (dropdown menu set to 'Married-Filed Joint Return'), and 'Did your parents file a Puerto Rican or foreign tax return for 2016?' (radio buttons for 'Yes' and 'No', with 'No' selected). Below these questions is the 'IRS Data Retrieval Tool' section, which includes the text: 'Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!' and a 'LINK TO IRS' button circled in red. A red arrow points to the button with the text 'Very important. Don't skip!'. At the bottom right, there are 'PREVIOUS' and 'NEXT' navigation buttons.

For more information go to www.ed.gov.

Helpful Hints

Assets

- Asset net worth means current value of the assets minus what is owed on those assets.
- Assets include: money in cash, savings, and checking accounts; businesses (over 100 employees); investment farms; other investments, such as real estate (other than the home in which you live); UGMA and UTMA accounts for which you are the owner; stocks, bonds, certificates of deposit, etc.
- Assets do not include: the home and farm where you live; UGMA and UTMA accounts for which you are the custodian but not the owner; value of life insurance; retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.)

Communication

- Use a personal e-mail (not school) that you check often for the FSA ID and the FAFSA. You will receive IMPORTANT information and directions via email.

Data security

- Always log in with an FSA ID and not personal identifiers to reduce the margin of error
- Keep track of all usernames and passwords in a safe, secure place. You will need your FSA ID every year you complete a FAFSA, as well as to log in to all Department of Education websites.


First year college students

- The grade level for high school seniors and first-year students will be “Never attended college and 1st year undergraduate” even if you have taken AP or dual credit courses.
- The question “What degree or certificate will you be working on when you begin the 2019–2020 school year?” is referring to the category or type of program and NOT college major. Refrain from choosing “Other/undecided.” **First-year college students will not be in a graduate program.**

Important information

- Name and Social Security number need to match what is on your Social Security card.
- Tax filers **should** use the **IRS Data Retrieval Tool** to transfer income information from the IRS to the FAFSA if possible (both student and parent).
- Look for a confirmation page and review as an indicator the FAFSA was submitted correctly.

Website navigation

- To get clarification and guidance for each data field, click on the question mark  next to each data box to show HELP text.
- The top of the screen will indicate whose information is needed on that page. It will say either STUDENT or PARENT. When the FAFSA says “you,” it is referring to the student (not the parent).
- Make sure that you select the correct form. High school seniors graduating in 2019 will need to complete the 2019–2020 FAFSA.

Verification Process

Colleges are required to verify the information provided on some FAFSAs. Most people selected for verification are picked at random.

If you're selected for verification, you'll be contacted by the college. The college or, in some cases, an agency with which the college has contracted will let you know what forms and information you need to supply.



If you are chosen for verification,

DON'T PANIC. YOU HAVE DONE NOTHING WRONG!

But don't delay. It's important to complete verification as soon as you're notified so there are no delays with your financial aid.

For more information about college planning services and financial aid programs available to Kentucky students, please call 800.928.8926 or visit kheaa.com.



KHEAA is an EEO Employer.