

Kentucky Higher Education
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COUNSELOR CONNECTION

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Matt Jones joins KHEAA as outreach counselor

Matt Jones is the new far western outreach counselor for KHEAA.

He will work with students, families, schools and other groups in Ballard, Caldwell, Calloway, Carlisle, Crittenden, Fulton, Graves, Hickman, Livingston, Lyon, Marshall, McCracken and Trigg counties.

“I am excited to join KHEAA,” he said. “Western Kentucky is home to me, and I’m thrilled to have the opportunity to work with students and families in this area. I look forward to providing support and guidance to them in their educational journey.”

In addition to schools, Jones will work with adult education centers, state agencies and other groups. He can be reached at mjones@kheaa.com or 270.498.8291.

“We are thrilled to welcome Matt to the KHEAA outreach team,” KHEAA Director of Outreach Services Susan Hopkins said. “His varied campus experiences and passion for working with students will make him a tremendous asset in our college access and success work.”

Jones has a bachelor’s in music business and master’s in human development and leadership from Murray State University. Before joining KHEAA, he was a recruitment officer at Murray State.



With this edition: flyers about federal aid programs, finding financial aid

Included with this *Counselor Connection* are Top 10 Tips for Getting College Aid and Federal Aid Program Chart flyers.

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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AID, SCHOLARSHIP AND MONEY TIPS!
WWW.BIT.LY/KHEAAFACEBOOK

Kentucky students may win \$1,000 toward college

More Kentucky students will have a chance this year to win money toward college and \$500 for their school in the “Dream Out Loud Challenge.” Students are invited to submit an original drawing, poem, essay or video answering the question: How will I change the world after I go to college?

The annual challenge, sponsored by the Kentucky Education Savings Plan Trust (KESPT), is intended to encourage Kentucky families to start saving and planning for higher education with their children. The contest runs from Jan. 18 through March 18. Entries must be postmarked by March 18 and received by March 25.

The contest has two categories: drawing or video and essay or poem. One winner will be chosen from each category in grades Pre-K and K, grades 1 and 2, grades 3 and 4 and grades 5 and 6. In the past, only six winners were chosen. The winning students will receive a \$1,000 KESPT college savings account, and their schools will win \$500.

“This is the sixth year we have sponsored the Dream Out Loud Challenge. In the past five years, we received nearly 8,000 entries from students all over Kentucky,” KESPT administrator David Lawhorn said. “This has been a great way to promote saving early for college because the challenge starts family discussions about how college can help children make their dreams come true.”

KESPT is Kentucky’s official college savings plan. It is administered by KHEAA and managed by TIAA-CREF Tuition Financing. The plan helps parents, grandparents and others invest in a child’s future college education. No public funding is used for KESPT marketing, promotions or contest awards. Funding is provided by TIAA-CREF program manager for KESPT.

Visit www.kysaves.com/DreamOutLoud to learn more about the challenge, including official rules and a complete description of entry requirements. No purchase necessary. Void where prohibited.

**AFTER COLLEGE
I WILL...**

**become a
neurologist and
treat Multiple
Sclerosis.**

**The
Dream
Out Loud
Challenge**

Attention, Kentucky students in Pre-Kindergarten through grade 6: Tell us how you will change the world after college.

**YOU COULD WIN A \$1,000
COLLEGE SAVINGS ACCOUNT
AND \$500 FOR YOUR SCHOOL
OR PUBLIC LIBRARY!**

Submit a drawing, video, poem or essay between
January 18 and March 18, 2016

KYSaves.com/DreamOutLoud

**25
KENTUCKY
SINCE 1792**

KHEAA
Kentucky Higher Education Assistance Authority

Entries must meet length requirements. No purchase necessary to enter or win. Void where prohibited. Mailed entries must be postmarked by March 18, 2016, and received by March 25, 2016. Visit KYSaves.com/DreamOutLoud for official rules and award details. Sponsored by the Kentucky Higher Education Assistance Authority (KHEAA) and the Kentucky Education Savings Plan Trust (KESPT).
TIAA-CREF Tuition Financing, Inc., Plan Manager. C78478

Time for college-bound seniors to fill out the FAFSA

High school seniors planning to attend college or technical school this fall should fill out the Free Application for Federal Student Aid, also called the FAFSA, as soon as possible.

The information on the FAFSA determines if students qualify for federal grants and student loans. It is also required 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. Nearly all students going directly to college from high school are considered dependent.

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

For fastest results, KHEAA recommends that students submit the FAFSA online at <https://fafsa.ed.gov/>.



Thousands take advantage of College Application Month

A total of 184 schools and organizations registered to participate in a College Application Month event this past November. Of those schools that participated, 77 schools sent data back to KHEAA concerning their event. According to the data, 8,459 students submitted 14,395 admission applications during their schools' event.

If your school is interested in participating in 2016 College Application Month activities, check www.kheaa.com later this spring.



KHEAA staff will be conducting KEES compliance reviews

Starting this month, KHEAA will begin conducting compliance audits to ensure that Kentucky high schools are calculating student grade point averages for the Kentucky Educational Excellence Scholarship (KEES) program in accordance with state law. The audits will use transcript data for students randomly selected by KHEAA.

KHEAA will present any findings discovered during the course of the audit in a report to the schools.

Questions regarding the KEES compliance audit process may be directed to Mark Maidlow, Compliance Reviewer, at 800.928.8926, ext. 67276 or mmaidlow@kheaa.com.

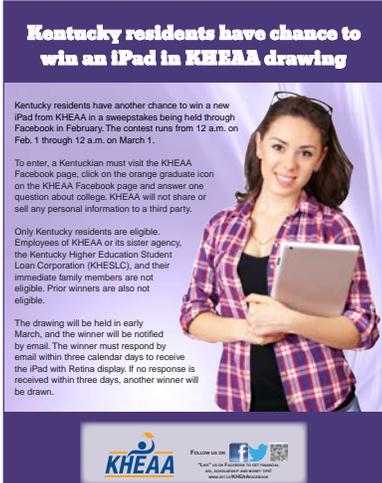
Kentuckians have chance to win iPad from KHEAA

Kentucky residents have another chance to win a new iPad from KHEAA in a sweepstakes being held through Facebook in February. The contest runs from 12 a.m. on Feb. 1 through 12 a.m. on March 1.

To enter, a Kentuckian must visit the KHEAA Facebook page, click on the orange graduate icon on the KHEAA Facebook page and answer one question about college. KHEAA will not share or sell any personal information to a third party.

Only Kentucky residents are eligible. Employees of KHEAA or its sister agency, the Kentucky Higher Education Student Loan Corporation (KHESLC), and their immediate family members are not eligible. Prior winners are also not eligible.

The drawing will be held in early March, and the winner will be notified by email. The winner must respond by email within three calendar days to receive the iPad with Retina display. If no response is received within three days, another winner will be drawn.



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 Follow us on   

Students, parents can still find College Goal Kentucky events

College Goal Kentucky provides free help to families applying for college financial aid. The event will be hosted at several locations throughout Kentucky through spring 2016. For the date and locations of the site nearest you, visit www.kasfaa.com/CollegeGoalKY/locations.asp. At each site students will be able to enter a statewide drawing for a chance to win one of four \$500 scholarships that can be used at any Kentucky school.

At College Goal Kentucky, financial aid professionals from Kentucky will help students and families complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is the form students must submit to receive federal and state student aid.

In Kentucky, grant and scholarship programs help thousands of students every year. Students who file the FAFSA as soon as possible beginning Jan. 1 have the best chance of receiving these funds.



THE TOP 10 TIPS FOR GETTING COLLEGE AID

1. Submit the FAFSA as soon as possible after January 1. Complete and return the FAFSA early to have the best chance of getting the aid you qualify for. File online at fafsa.gov. If you or your parents haven't completed your tax forms, **go ahead and estimate your income.** Doing so will hold your place in line. You can go back and update your application once you've completed your taxes. Make sure you are completing the FAFSA for the correct academic year — the year you will be enrolled.

2. Have your parents complete their tax forms early. Yours, too, if you file income taxes. You don't have to send it in right away, but you need the information to update the FAFSA. Using the IRS Data Retrieval Tool is the most accurate way.

3. Apply yourself. Apply for EVERY type of aid you think you might be eligible for. There may be a scholarship out there to match your talents.

4. Make good grades. Earn a 2.5 or higher GPA in high school and you can earn KEES awards from KHEAA.

5. Retake your ACT/entrance exams to improve your score. You could increase your cash for college.

WARNING!

Never pay anyone for financial aid information.

The information is **FREE** from your school counselor, library, online at kheaa.com or at the financial aid office of the college you plan to attend.



Do as much community service as possible and keep track of everything! Colleges and scholarship committees love students who are giving back to their communities.

6. Talk with a college financial aid administrator. He or she can tell you about any aid the school is handing out.

7. Find free information about financial aid. Where? Library books, KHEAA publications, your college financial aid office, kheaa.com and other websites or local community organizations like the YMCA and the Chamber of Commerce. Also, check out the College Info Road Show mobile interactive classroom when it visits your high school.

8. Learn about loans. After you get all the financial aid that doesn't have to be repaid (like scholarships and grants), you'll probably still need a student loan. If you need a private loan, compare the benefits. Lower fees can save you a lot of money when it's time to repay.

9. Talk with your school counselor. He or she will have the financial tips that you need to help you afford college.

10. Be scam-proof. Nothing's free in life, except financial aid information. You can get all the information without paying a fee. If you think you're being scammed, call the Attorney General's office at 888.432.9257 or visit ag.ky.gov.



FEDERAL AID PROGRAM CHART

To apply for any of the federal student aid programs, you must complete the FAFSA.

For priority consideration, file the FAFSA as soon as possible after January 1.

A renewal FAFSA must be filed each year that you are in college.

Programs	General Eligibility	Annual Award Amounts
Grants		
Federal Pell Grant	Undergraduate student with financial need.	The maximum Pell Grant for the 2015-2016 award year is \$5,775.
Federal Supplemental Educational Opportunity Grant	Undergraduate student with exceptional financial need. Federal Pell Grant recipients receive priority.	Up to \$4,000 per year.
TEACH Grant	Undergraduate, post-baccalaureate, or graduate student enrolled in coursework necessary to begin a career in teaching. Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students.	Up to \$4,000. If you do not teach as required, the grant becomes a loan and must be repaid.
Work-Study		
Federal Work-Study	Full-time or part-time undergraduate or graduate student.	At least minimum wage.
Loans		
Federal Perkins Loan	Undergraduate or graduate student enrolled at least half-time. Federal Pell Grant recipients receive priority.	Undergraduate: Up to \$5,500 per year. Graduate: Up to \$8,000 per year. Based on financial need.
Direct Stafford Loan	Undergraduate, graduate or professional student enrolled at least half-time.	Depends on grade level and dependency status. Maximum for undergraduate: \$5,500–\$12,500; graduate or professional student: \$8,500–\$20,500.
Direct PLUS Loan	Graduate student or parent of dependent undergraduate student enrolled at least half-time. Credit approval required.	Cost of attendance less the amount of other aid received.

Direct Stafford Loan Limits

Grade Level	Dependent Status	Independent Status
First Year	\$5,500	\$9,500
Second Year	\$6,500	\$10,500
Each Remaining Year of Undergraduate Study	\$7,500	\$12,500
Each Year of Graduate/ Professional Study		\$20,500

In addition to the general eligibility requirements mentioned in the chart above, there are other factors that impact eligibility for federal and state financial aid programs. A student must be a U.S. citizen or eligible non-citizen with a valid Social Security number. Male students must also be registered with Selective Service. If you have questions about your eligibility for financial aid, contact KHEAA or speak with a financial aid administrator at the school you plan to attend.

Federal financial aid eligibility requirements and award amounts are subject to change.

For the most up-to-date information, including interest rates, visit studentaid.ed.gov.

