

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

COUNSELOR CONNECTION

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Kentucky rising junior may win scholarship, photo shoot

A rising junior at one of Kentucky's public or private high schools will win a \$500 scholarship and a photo shoot at his or her school through the Promote Your School scholarship contest, sponsored by KHEAA.

The school must participate in the Kentucky Educational Excellence Scholarship (KEES) program to be eligible.

To enter, the student must submit an essay about one of these subjects:

- What my aspiration for my generation is.
- How I am preparing for my future.
- How education makes a stronger community.
- What a middle school student should do in high school to prepare for college.

The essay must be no more than 200 words long and cannot mention the student's name, school, county or community. The essay topic must be shown at the top of the page. The student's name, address and high school must be listed at the bottom of the essay. The student must be a junior during the 2016–2017 school year. For more information, visit www.kheaa.com/website/contest/intro.

Photos from the winning school will be used in KHEAA publications and on KHEAA websites.

To enter, mail your essay to KHEAA Publications, P.O. Box 798, Frankfort, KY 40602. You may also email your essay to publications@kheaa.com or fax it to (502) 696-7574. The winner will be chosen by a committee of KHEAA employees. The deadline for submissions is May 31.

Students from high schools that have been featured in the past five years — Lexington STEAM Academy, Somerset Christian, J. Graham Brown, Sacred Heart and Bowling Green — are not eligible to enter this year's contest.

With this edition:

Included with this *Counselor Connection* are Ten Things You Should Think About When Choosing a School; Verification; and Super Sunday Events Schedule fliers.

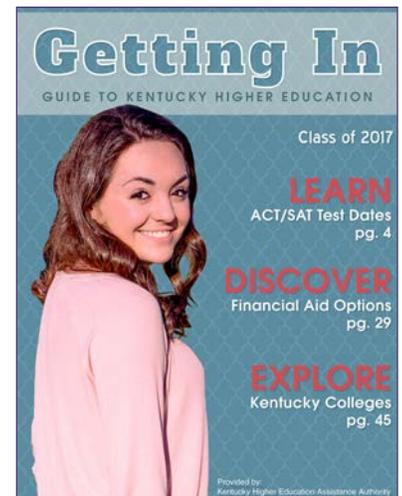
KHEAA publishes the *Counselor Connection* to share information about student financial aid, college preparation and college planning. Comments and suggestions are always welcome. Please send them to publications@kheaa.com.



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



Residents of coal-producing counties eligible for scholarship

Residents of 35 coal-producing counties in Kentucky can now apply for the 2016–2017 Kentucky Coal County College Completion Scholarship. The scholarship helps residents of the state’s coal-producing counties complete a bachelor’s degree.

A student must:

- Be a U.S. citizen and a permanent resident of a Kentucky coal-producing county.
- Have earned at least 60 credit hours toward a bachelor’s degree.
- Be enrolled at least half-time in a bachelor’s degree program.
- Be in good academic standing.
- Have no past-due financial obligations to KHEAA.

The counties are Bell, Boyd, Breathitt, Clay, Daviess, Elliott, Floyd, Hancock, Harlan, Henderson, Hopkins, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Letcher, Magoffin, Martin, McLean, Menifee, Morgan, Muhlenberg, Ohio, Owsley, Perry, Pike, Pulaski, Rockcastle, Union, Webster, Whitley and Wolfe.

The award amounts are:

- Up to \$7,027 per year at a nonprofit, independent college in a coal-producing county.
- Up to \$2,377 per year at a public university extension campus in a coal-producing county.
- Up to \$3,514 per year at a public or nonprofit, independent college whose main campus is in Kentucky but is not in a coal-producing county.

The scholarship may be used at college not in a coal-producing county only if the student is pursuing an approved bachelor’s degree program in a major not offered at any college in a coal-producing county.

To apply, students must submit the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov and the Kentucky Coal County College Completion Scholarship application at www.kheaa.com before May 1. To access the online application, students must sign in from the home page. Scholarships are awarded on a first-come, first-served basis according to the date the FAFSA was submitted.

Super Sunday events to be held across the state

KHEAA will once again partner with the Kentucky Community and Technical College System’s (KCTCS) annual Super Sunday initiative. Super Sunday targets African-American students and their families with information and resources to support college admissions and enrollment. The statewide program, will match staff from 16 KCTCS schools and KHEAA with African-American churches. A flier with the locations and times is included on page 7 of this *Counselor Connection*. Unless noted differently, all sessions will be held on February 28. Additional information can be found at www.super-sunday.org.

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.

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

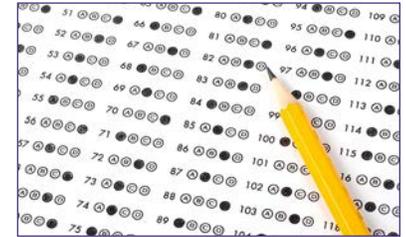
KYSaves.com/DreamOutLoud




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. C7847B

Follow these tips to do better on the ACT

Juniors in Kentucky public high schools will take the ACT on March 1, with March 15 set for a make-up day. These tips from KHEAA may help students do better on the test.



- Read, read, read. Most of the ACT is based on reading. The more you read, the better you'll do.
- Take advantage of any free ACT prep courses offered by your school or by local colleges and libraries.
- Take practice tests online or buy practice tests for use at home. Some helpful sites are:
 - www.4Tests.com.
 - www.ACTstudent.org/testprep/.
 - www.March2success.com.
 - www.Number2.com.
 - www.FreeTestPrep.com.
 - www.Khanacademy.org.
- Familiarize yourself with the sections and directions.
- Get plenty of rest the night before, and eat a good breakfast that morning.
- Remember to take No. 2 pencils and a calculator if your school doesn't provide them.
- Do the questions you can answer easily first, then come back to the harder questions, especially in the math portion.
- Guess if you have no idea what the answer should be. Guessing doesn't hurt your score.

2017–2018 FAFSA release date set for October 1

Counselors should be preparing their juniors for the 2017–2018 FAFSA release date of October 1. Below are some suggestions from KHEAA Outreach:

- Distribute *Getting In* to juniors this spring.
- Encourage students to complete the FAFSA as soon as possible on or after October 1, as some aid is first-come, first-served.
- Contact your regional KHEAA outreach counselor to discuss scheduling options for workshops for this spring or next fall.

Online security can help protect you from cyber thieves

The hacking theft of credit and debit card numbers should make everyone, including students, more careful about protecting their money from cyber thieves. The following measures can help, according to KHEAA.

Never provide Social Security numbers, bank account numbers or credit card numbers in response to a phone call, fax, letter or email. If you get an email from a bank or company with which you do business, don't click on any links in the email. The link may lead you to a fake web page run by thieves hoping you'll enter personal information, or it may install spyware or malware on your computer. Instead, sign in through the website you normally use when you do business with that firm.

Never provide bank, credit card or other sensitive data on a website that doesn't explain how your information will be protected, including encryption to transmit and store data safely.

When using an ATM card or debit card, make sure no one standing nearby can see your personal identification number (PIN).

Install a free or low-cost firewall to stop intruders from gaining remote access to your personal computer. Download and frequently update security patches offered by your operating system and software vendors to correct weaknesses that a hacker could exploit.



Federal student aid programs can help pay college costs

The federal government sponsors numerous financial aid programs that can help students and their parents pay college expenses. This brief summary from KHEAA describes the more common federal grant and loan programs. Grants generally do not have to be repaid, but loans do.

Federal Pell Grant: Pell Grants provide up to \$5,815 per year for undergraduates with financial need. The amount may change this year.

Federal Supplemental Educational Opportunity Grant: grants that provide up to \$4,000 per year for undergraduate students who have exceptional financial need.

Direct Subsidized and Unsubsidized Loans: These loans, also called Stafford Loans, are available to undergraduate, graduate and professional students. The amount students may borrow depends on their year in school.

Federal PLUS Loan: Parents of dependent undergraduate students may qualify for PLUS Loans, depending on the parents' credit ratings. The amount available depends on how much other financial aid the student receives. Graduate and professional students may apply for PLUS Loans if they have exhausted their Subsidized and Unsubsidized Loan eligibility.

The Free Application for Federal Student Aid (FAFSA) is used to apply for all of these programs. Families seeking a PLUS Loan must also submit a separate application.

TEN THINGS YOU SHOULD THINK ABOUT WHEN CHOOSING A SCHOOL

Some students grow up knowing where they want to go to college, which is great. But if you're undecided, these are the things you might want to look at before choosing a school.

- 1. Career goals:** If you know what you want to major in, that helps narrow the search. Make sure you pick a school that has a good reputation.
- 2. School size:** You can choose from small colleges to huge universities. Which you choose depends on what's important to you.
- 3. Location:** You have lots of choices. Do you want a school in a large city with lots to do, or do you prefer a small-town or even rural setting?
- 4. Distance:** You might want to go far away from home, live at home to save money or choose somewhere in between.
- 5. Cost:** Colleges don't all cost the same. Community colleges aren't expensive, but selective private colleges and many for-profit colleges can be.
- 6. Financial aid:** How much financial aid you get can influence whether you choose an expensive or inexpensive college. It can also influence whether you stay in Kentucky or go out of state. For example, your KEES award can be used at most colleges in Kentucky, but only at a few out-of-state colleges.
- 7. Extracurricular activities:** Do you want to play sports, be in the band or do some acting? Some schools may provide more chances than others. Some may even offer you a scholarship to participate.
- 8. Special programs:** Maybe you'd like to study abroad for a year or work on an archaeology dig. Which schools offer those opportunities may influence your decision.
- 9. Demographics:** Not all schools have the same kind of student body. Some are more diverse in terms of race and national origin. Some are affiliated with a certain religious denomination.
- 10. Feel:** Pay attention to your gut reaction. You need to go where you feel comfortable. Make a college visit or check out kheaa.com Campus Tours.



VERIFICATION



The U.S. Department of Education (ED) requires colleges to verify the information provided on a percentage of all FAFSAs. ED picks most of these students at random, but your chances of having to verify your information increases if you estimate figures so you can submit your FAFSA early. However, if you wait until you have all of your tax information and until your taxes are done before you submit your FAFSA, you may miss out on awards from financial aid programs with limited funding.

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 information you need to supply.

The easiest way to be prepared for verification is to use the IRS Data Retrieval Tool in FAFSA on the Web. The tool will transfer your information from the IRS to the FAFSA, either when you filed the FAFSA or when you make corrections later.

Another method is to have the IRS mail you an IRS tax return transcript, which you can order at, www.irs.gov/Individuals/Get-Transcript. If you filed your taxes electronically, your IRS information will be available about two weeks after you filed. If you filed by mail, the information may not be available until two months after your tax forms are received.

If you're selected for verification, you won't receive your financial aid until you complete the verification process.

SUPER SUNDAY COLLEGE FAIRS

Note: Unless noted differently, all sessions will be held on February 28.

Ashland Community and Technical College

Christ Temple Church
2601 Lexington Avenue
Ashland
Noon

Big Sandy Community and Technical College

Church of God MPG of T
117 Redale Road
Pikeville
Noon

Bluegrass Community and Technical College

Consolidated Baptist Church
(Includes Latino Service)
1625 Russell Cave Road
Lexington
11 a.m.

First Baptist Winchester
37 North Highland Avenue
Winchester
11 a.m.

First African Baptist Church
465 Price Road
Lexington
11 a.m.

Elizabethtown Community and Technical College

Restoration Worship Center
640 Olivia Road
Radcliff
11:30 a.m.

Gateway Community and Technical College

First Baptist Church
1973 Morningside Drive
Florence
TBA

Centro de Amistad
10136 Dixie Highway
Florence
TBA

Hazard Community and Technical College

Consolidated Baptist Church
180 Winterberry Street
Hazard
11 a.m.

Henderson Community College

Love Temple Church of God in Christ
1514 Bailey Street
Henderson
11 a.m.

Greater Norris Chapel Baptist Church
937 Washington Street
Henderson
11 a.m.

New Jerusalem Baptist Church
450 Fagan Street
Henderson
11 a.m.

First Missionary Baptist Church
20 South Elm Street
Henderson
11 a.m.

Seventh Street Baptist Church
627 Short 7th Street
Henderson
10:30 a.m.

Simpson Chapel Cumberland
Presbyterian Church
301 North Finley Avenue
Providence
2 p.m.

Hopkinsville Community College

Virginia Street Baptist Church
210 South Virginia Street
Hopkinsville
11 a.m.

Jefferson Community and Technical College

New Mt. Zion Baptist Church of Shelbyville
704 Washington Street
Shelbyville
11:30 a.m.

First Gethsemane Baptist Church
1159 Algonquin Parkway
Louisville
10:10 a.m.

Madisonville Community College

Branch Street Church of God in Christ
445 Branch Street
Madisonville
2 p.m.

Pleasant Grove Baptist Church
307 Tramway Street
Earlington
2 p.m.

Simpson Chapel Cumberland
Presbyterian Church
301 North Finley Avenue
Providence
2 p.m.

Shepherd Street Baptist Church
500 West Green Street
Princeton
2 p.m.

Maysville Community and Technical College

Bethel Baptist Church
501 Forest Avenue
Maysville
1 p.m.

Macedonia Baptist Church
103 East Pearl Street
Cynthiana
11 a.m.

Owensboro Community and Technical College

Mt. Calvary Baptist Church
50 Plum Street
Owensboro
10:45 a.m.

Somerset Community College

South Maple Street First Baptist Church
309 South Maple Street
Somerset
11 a.m.

St. John AME Church
111 High Street
Monticello
11 a.m.

Outreach for Jesus (Hispanic Service)
163 Cotter Avenue
Somerset
10:30 a.m.

St. Mildred's Church (Hispanic Service)
203 South Central Avenue
Monticello
2 p.m.

Southcentral Kentucky Community and Technical College

State Street Baptist Church
340 State Street
Bowling Green
11 a.m.

Trinity Full Gospel Baptist Church
200 Center Street
Bowling Green
10:45 a.m.

St. Joseph's Catholic Church
434 Church Street
Bowling Green
1 p.m. (**February 27**)

St. Mildred's Church (Hispanic Service)
203 South Central Avenue
Monticello
2 p.m.

Southeast Kentucky Community and Technical College

Greater Mt. Sinai Baptist Church
409 First Street
Lynch
11 a.m.

West Kentucky Community and Technical College

St. Thomas More Catholic Church
5645 Blandville Road
Paducah
1 p.m.

System Office

First Baptist Church
233 South Main Street
Versailles
10:30 a.m.

First Baptist Church Bracktown
3016 Bracktown Road
Lexington
10:15 a.m.