

YOUR KHEAA COLLEGE CONNECTION

August 2016

Students should check KEES accounts for accuracy

Kentucky high school students and 2016 graduates should check their Kentucky Educational Excellence Scholarship (KEES) accounts for accuracy.

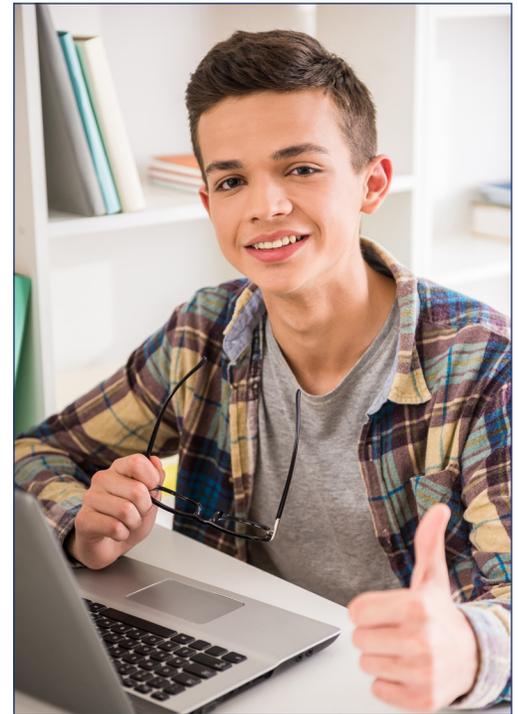
KEES allows students to earn money for college by getting good grades in high school and for qualifying scores on the ACT or SAT. Students eligible for free or reduced lunches may also earn awards for good scores on Advanced Placement (AP), International Baccalaureate (IB) and Cambridge Advanced International (CAI) exams. KEES is administered by KHEAA.

To check awards and personal information, students need to use the MyKHEAA function on www.kheaa.com. If they do not already have a MyKHEAA account, they can set one up using the "Sign In" button on the KHEAA home page.

Students can verify their KEES GPA is correct by taking the letter grade for each course taken during the year and converting it to a 4.0 scale. On this scale, an A = 4.0, B = 3.0, C = 2.0, D = 1.0, and F = 0. Pluses and minuses count the same, so an A-minus and an A-plus are both worth 4.0 points. Grades for AP, IB, CAI, and dual credit courses are weighted for KEES, making an A = 5.0, B = 4.0, etc. The GPA is calculated by adding all the points together and dividing the total by the number of credits earned during the year.

In addition to KEES, students should check their personal information: name, date of birth, address and Social Security number. Students who need to have GPAs or other information corrected should contact their high school counselor as soon as possible.

If students have problems with their MyKHEAA account or cannot see their KEES information, they should call the KHEAA College Access Team at 800.928.8926.



For help with your higher
education and financial aid
questions, visit www.kheaa.com.



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Pick up free student aid information at the state fair

Kentuckians attending the state fair in Louisville Aug. 18-28 may pick up free student financial aid information at the College Info Road Show booth in the South Wing of the Kentucky Exposition Center.

The College Info Road Show is a mobile classroom sponsored by KHEAA.

At the fair, students and parents can find free college planning and financial aid materials and resources, including information about the new Oct. 1 opening date for the Free Application for Federal Student Aid (FAFSA). They can also register to win a \$1,000 college savings account. KHEAA outreach staff will be on hand to answer questions from students, parents, school counselors and other college access providers.



Visitors to KHEAA's booth will find helpful free guides such as "The College Circuit," "Surviving College," "Getting In" and "Adults Returning to School." Students and families can also learn how to request a free copy of "Getting the Facts," a personalized report that helps students estimate how much financial aid they may receive at the schools they want to attend.

Remember to register to win an iPad

Just a reminder that Kentucky residents have another chance to win a new iPad from KHEAA in a sweepstakes being held through Facebook in August. The contest runs from 12 a.m. on Aug. 1 through 12 a.m. on Sept. 1.



To enter, click on "Giveaway" on the left side of the KHEAA Facebook page. From a mobile device, click on the link pinned to the top of the newsfeed on KHEAA's Facebook page. You'll then need to answer one question about college, and "like" KHEAA on Facebook. KHEAA does 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 not eligible.

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

Senior Year Planner

August/September

- Ask colleges you're interested in to send you admissions information.
- If you're applying for Early Decision, start filling out the forms to meet the college's deadline.
- If you haven't taken the ACT/SAT or if you think you can do better, register. (See page 6 for a list of national test dates.)
- Get with your counselor to find out about the financial aid sources available to you. Use KHEAA's [Affording Higher Education](#). Copies are sent to high school counselors, high school libraries and public libraries.

You should know these financial aid terms

As high school seniors and their 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 certain students' FAFSA information verified.



Federal government offers student loan forgiveness programs

The federal government may forgive all or part of your student loans if you meet certain requirements. The forgiveness options for federal student loans include:

- Teacher loan forgiveness. To qualify, you must teach at least five full years in a low-income school in an eligible district. Depending on your field, you may have up to \$17,500 in student loans forgiven.
- Public service loan forgiveness. You must work full time in a public service job and make 120 monthly payments to qualify. You also have to be working in public service when you make the 120 payments and when you apply for loan forgiveness. All of your remaining loan balance may be forgiven.
- Nursing loan forgiveness. You must be at least a registered nurse and agree to work two years in a critical shortage facility at least 32 hours per week. If you fulfill your agreement, 60 percent of your loan balance will be forgiven. Another 25 percent will be forgiven if you work a third year.

For complete details on these and other programs, visit www.ed.gov.

One thing to remember is that the Internal Revenue Service counts the amount forgiven as income. You should talk with a tax professional to understand the impact it may have on your taxes.

College Info Road Show travels across Kentucky

The College Info Road Show is ready to visit Kentucky middle schools, high schools, adult education centers, libraries and other organizations to help students and families learn more about their college options.

The Road Show is an outreach program of KHEAA.

Equipped with wireless internet access, the Road Show and its on-board counselor, Steven Held, can provide a brief overview of student financial aid programs and services and can help with completion of the Free Application for Federal Student Aid (FAFSA). Visitors can also create a MyKHEAA account on www.kheaa.com and access online resources for career assessments, test preparation, scholarship searches, KHEAA account information and more.

To schedule a visit, please contact Held at (502) 352-5697 or sheld@kheaa.com.



College Info Road Show Outreach Counselor Steven Held giving a presentation on the mobile classroom.

ACT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)
October 22, 2016	September 16, 2016	September 17-30, 2016
December 10, 2016	November 4, 2016	November 5-18, 2016
February 11, 2017	January 13, 2017	January 14-20, 2017
April 8, 2017	March 3, 2017	March 4-17, 2017
June 10, 2017	May 5, 2017	May 6-19, 2017

SAT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)	
		Mail	Phone/Online
October 1, 2016	September 1, 2016	September 13, 2016	September 20, 2016
November 5, 2016	October 7, 2016	October 18, 2016	October 25, 2016
December 3, 2016	November 3, 2016	November 15, 2016	November 22, 2016
January 21, 2017	December 21, 2016	January 3, 2017	January 10, 2017
March 11, 2017	February 10, 2017	February 21, 2017	February 28, 2017
May 6, 2017	April 7, 2017	April 18, 2017	April 25, 2017
June 3, 2017	May 9, 2017	May 16, 2017	May 24, 2017

Kentucky college coaches receive service awards

Two Kentucky college coaches were among the 21 individuals and groups who were recognized during the 2016 Governor's Service Awards ceremony August 12.

Leah Cann and Lori Shea Fuson received National Service Awards for volunteerism. The two were nominated by Summer Gortney of KHEAA, Program Advisor, and Megan Morris of Kentucky Campus Connect, Program Coordinator.

The college coaches program mentors high school students who might not see themselves going to college. Coaches serve high schools identified as needing assistance based on their low college-attendance rate or high poverty rate or for being underserved by other community-based services. Coaches must mentor about 60 core students throughout their 10-month service period. Cann served at Holmes High School and Fuson served at Whitley County High School.



Kentucky College Coaches Leah Cann and Lori Shea Fuson received the National Service Award for volunteerism during the 2016 Governor's Service Awards ceremony, August 12, at the Capitol Rotunda in Frankfort. From left are program advisor Summer Gortney, Cann, Governor Matt Bevin, Fuson and program coordinator Megan Morris.

State's students shine in national FCCLA competition

Students from 29 Kentucky schools were among the top finishers in competitions at the recent 2016 Family, Career and Community Leaders of America (FCCLA) National Leadership Conference in San Diego.

FCCLA is a national student organization that helps young men and women become leaders and address important personal, family, work and societal issues through family and consumer sciences education.

FCCLA offers 30 family and consumer sciences-related competitive events, also known as STAR (Students Taking Action with Recognition) events. Each is designed to help members develop specific lifetime skills in character development, creative and critical thinking, interpersonal communication, practical knowledge and career preparation. Members compete at the district and state levels in order to qualify for the national conference, which was based on the theme "Empowered."

Kentucky students brought home 45 gold, 38 silver, and nine bronze ratings. More than 4,500 STAR Event participants competed at the national level this year.

ILP training sessions set

Home schools and private schools that use KHEAA's Individual Learning Plan (ILP) service can attend webinars this fall.

Webinars about the ILP from the student's view will be offered August 31 from noon to 1 p.m. and October 11 from 4 to 5 p.m. To register, [follow this link](#).

Webinars about the ILP as a school administration tool will be held September 6 from 4 to 5 p.m. and October 12 from noon to 1 p.m. To register, [follow this link](#).

All times are Eastern.