

YOUR KHEAA COLLEGE CONNECTION

January 2016

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

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. C7847B

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



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Time to fill out the FAFSA

Students 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, submit the FAFSA online at <https://fafsa.gov>.

Senior Planner

February/March

- Submit mid-year grades if the colleges you've applied to require them.
- Send in any deposits that are required.
- If you've been accepted by more than one college but haven't heard from your first choice, contact that school about a decision before you make any nonrefundable deposits to other schools.
- If you've decided on which school to attend, notify that college of your decision. Let any other colleges that have accepted you know about your decision.

Kentuckians have chance to win iPad

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, 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.

College Goal Kentucky events being held

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.

Operation Preparation set to take place in March

Operation Preparation, which pairs community volunteers in one-on-one sessions with students, will be held in March.

Trained volunteers will meet with every eighth-grade and tenth-grade student at participating public schools in Kentucky. The volunteer will use students' Individual Learning Plans, including career interest information and standardized test results, to discuss:

- Career aspirations, required education/training and workforce skills.
- Whether students are on target to meet their goals.
- Whether students are taking the courses that will prepare them for successful futures.

Each session is expected to last about 20 minutes. The meeting aims to provide both information and inspiration for students to be ready for college or a career.

Operation Preparation is a joint effort of the Kentucky Department of Education and the Department of Workforce Development.

For more information, please email operationpreparation@education.ky.gov.



Public attorneys may qualify for student loan forgiveness

Public prosecutors and public defenders in Kentucky may qualify for student loan forgiveness through the John R. Justice Grant program, administered by KHEAA.



Applications must be postmarked or received by Feb. 5. The maximum award is \$675. Awards are paid directly to the lender.

Eligible attorneys include prosecutors and public defenders who are full-time employees of the Commonwealth or a local government. Attorneys who supervise, educate or train prosecutors and defenders are also eligible.

Funding is available for loan forgiveness for 48 attorneys for this fiscal year. Three prosecutors and three public defenders will be chosen from each of the seven state Supreme Court districts. In addition, three prosecutors and three public defenders with statewide responsibilities will be chosen. Recipients are chosen based on their loan-to-income ratio and total student loan debt.

Funding is provided by the U.S. Department of Justice. KHEAA has received a grant for this fiscal year. Continued funding of the program is contingent upon the availability of federal dollars.

Applicants must sign three-year service agreements and have annual salaries of less than \$55,000. Prior-year recipients must reapply but do not have to sign another service agreement if selected.

For complete information or to apply, visit kheaa.com and click on the John R. Justice Loan Repayment link in the left column.

Be wary of student loan repayment companies

If you owe money on federal student loans, you should be wary of sales pitches from companies offering to help borrowers lower their payments.

Such companies charge fees — sometimes high fees — for filling out forms that you can do for free. Many will want to charge monthly fees for monitoring your loans. Again, you can do that for free.

The best place to start is the servicer that the U.S. Department of Education (ED) has assigned your loan to. Your servicer can tell you what your options are and can help you with the forms you need. If you need help finding your servicer, you can go to www.nslds.ed.gov and retrieve your loan information.

You can also go to the ED website at www.ed.gov and click on the link titled “Student loans.” Under that link you’ll find links to detailed information about all of your options.

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.

Students can enter “paying for college” PSA contest

Kentucky’s middle and high school students can enter a contest to create 30-second public service announcements promoting the idea that there’s more than one way to pay for college.

Challenge winners will have their work produced and broadcast on television and radio stations statewide. Entries must be received by Feb. 1.

For their projects, students will choose one of five strategies that lower the cost of college:

- Find your career path.
- Fill out the Free Application for Federal Student Aid (FAFSA).
- Get good grades to earn scholarships.
- Get a head start on college classes.
- Start saving now.

There will be winners in each category.

Finalists will be announced in February and given a chance to work with media professionals to finalize their product for broadcast. Winners in each category will be recognized in April at the statewide Student Technology Leadership Program (STLP) awards ceremony at Rupp Arena in Lexington.

Any Kentucky school can participate in the STLP program, and all students in a participating school are eligible to compete. Coordinators at participating schools are available to support and advise students as they create and submit their projects.

The contest is sponsored by the Kentucky College & Career Connection (Ky3C) coalition. The Ky3C coalition is a statewide network of more than 30 Kentucky programs and organizations. It was launched in 2015 as a joint initiative by KHEAA, the Council on Postsecondary Education, the Kentucky Department of Education and Kentucky Adult Education.

For more information, visit stlp.education.ky.gov, and then click on DOPJ. Entries must be uploaded by the deadline to be eligible.



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.

Upcoming test dates and registration deadlines

ACT

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)
April 9	March 4	March 18
June 11	May 6	May 20

SAT

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)	
		Mail	Phone/Online
March 5	Feb. 5	Feb. 19	Feb. 23
May 7	April 8	April 22	April 26
June 4	May 5	May 20	May 25