

# YOUR KHEAA COLLEGE CONNECTION

June 2016

## Program helps students influence policy

About a hundred Kentucky students are making their voices heard through the Prichard Committee Student Voice Team. The initiative of the Prichard Committee for Academic Excellence gives students the chance to affect state education policy.

Members make speeches and presentations, publish opinion pieces in the media and organize rallies.

Rowan County Middle School eighth-grader Madison Ortega joined the team after developing an interest in advocating for those who are not always heard.

“A lot of students are unaware that they can have a say in the decisions being made around them,” she said. “I really just want students to know that they do have a voice, and I want them to know that theirs is exceedingly powerful.”

Another member, Eliza Jane Shaeffer, a senior at Henry Clay High School, said the group is having an impact.

“This past legislative session, our students were in the Capitol every week meeting with representatives and senators on the issue of need-based financial aid,” Shaeffer said. “Students designed and executed a social media campaign to spread awareness [that] secured an additional \$14 million dollars for CAP and KTG. This money will help 8,000 students afford college or technical school.”

CAP is the College Access Program Grant, which is available to needy students attending the



The 2016 Student Voice Team, pictured here at the State Capitol.

state’s public and private nonprofit colleges and universities. The Kentucky Tuition Grant helps needy students attending private nonprofit colleges and universities in the state.

Shaeffer added, “This year, Student Voice Team members also designed and conducted a state-wide survey evaluating the use of student voice in school governance bodies. We analyzed the data and presented it in a report entitled Students as Partners.”

The full group meets each month at Kentucky Educational Television, with videoconferencing access for those outside Central Kentucky.

Students interested in joining the team may contact Rachel Belin of the Prichard Committee at [studentvoiceteam@prichardcommittee.org](mailto:studentvoiceteam@prichardcommittee.org). Membership is open to middle school, high school and college undergraduate students. You can also follow the Student Voice Team on [Twitter](#), [Facebook](#), [Instagram](#), and [Snapchat](#) @PCStuVoiceTeam.

For help with your higher education and financial aid questions, visit [www.kheaa.com](http://www.kheaa.com).



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## Learn the difference between your needs and your wants

One of the biggest steps to financial security is learning the difference between a need and a want, according to KHEAA. Students who have learned that difference will find that their bank accounts grow more quickly.



Needs include clothes, food and, for many students, transportation.

With clothes, a want may mean wearing only designer items that cost more than clothes that last just as long and look just as good.

Students might want to eat a deluxe cheeseburger at a fast food restaurant every day, even though they can save money by making their own sandwich and brown-bagging it.

If a student needs a car to drive to and from school, a want would be a new sports convertible instead of a reliable, used car with good gas mileage and less flash. A student who lives in a city, however, might save more money by taking public transportation.

Each time students are faced with a purchase, they should ask themselves if they really need it or if they can get by with a less expensive item — or without it completely. They should save the money they don't spend so it's there when they really need something.

## College checklist for your freshman year

This year's high school graduates can use the summer to prepare for a smooth transition to college. Below are a few suggestions.

- Attend freshman orientation.
- Find out who your roommate is and get to know him or her over the summer. Email, texting or a social media site is a great way to get started. Put your heads together and come up with a list of what you will take to college so you don't duplicate.
- Work out a budget and come up with the best way to pay for the things you're going to need. You'll need your parents' input on this one.
- Make sure you have all your personal care items before you leave for school.
- Have a plan for keeping in touch with your family.
- If you were unable to attend orientation or have not taken the time to become familiar with the campus, make sure you take the time prior to the beginning of classes to familiarize yourself with where your classes will be held each day.

## Good essay may mean more financial aid for college

Some colleges, especially private schools, require an essay as part of their admissions process for college freshmen. That essay may also help when it comes to paying for college, according to KHEAA.

Generally, the more exclusive the college, the more important the essay may be in admissions and financial aid decisions.

Essays let schools learn more about students than just what the application shows. That gives writers a chance to set themselves apart.

Students should put time and effort into an admissions essay. Colleges want students who can express themselves clearly, using proper spelling, grammar and punctuation. It may take several drafts to get it right, but the essay needs to be well written and free of errors. Students should have a teacher, school counselor or parent review the essay before submitting it to the college. The better the essay, the better a student's chance of being accepted at a top school.

## IRS warns taxpayers about ‘Federal Student Tax’ scam

The Internal Revenue Service is warning taxpayers about bogus phone calls demanding payment for a “Federal Student Tax.” There is no such tax.

Scammers posing as IRS agents try to frighten people into paying the fake tax. They sometimes threaten to have their victims arrested if they don’t pay the money.

Tactics include:

- Demanding immediate payment using an iTunes gift card.
- “Verifying” tax return information over the phone.
- Pretending to be from the tax preparation industry.

The IRS always send tax notices by mail and never demands immediate payment over the phone. The agency also gives taxpayers the chance to question or appeal any amount the IRS claims is due.

The agency will not:

- Threaten to have you arrested immediately for not paying.
- Require you to use a specific payment method for your taxes, such as a prepaid debit card.
- Ask for credit or debit card numbers over the phone.

If you get a phone call from someone claiming to be from the IRS and asking for money and you don’t owe taxes, do not give out any information. Hang up immediately and report call by visiting the IRS Impersonation Scam Reporting web page or calling 800-366-4484.



## Economy could boom with higher student achievement

In research published in the journal *Education Next*, Stanford University researcher Dr. Eric Hanushek details considerable gains to state and national gross domestic product (GDP) associated with increases in student achievement.

Hanushek and his colleagues estimate the gains to GDP associated with various increases to student achievement over an 80-year period. For Kentucky, this means if student achievement equals that of Minnesota, gains to state GDP over the next 80 years would be \$1 trillion – five times the current level. If all Kentucky students achieve at the “Basic” level or higher on National Assessment of Education Progress, the gains to state GDP would be \$335 billion.

These findings reinforce data from the University of Kentucky’s Center for Business and Economic Research that show beneficial returns to public investment in all levels of education – from early childhood through postsecondary. These positive benefits include better employment outcomes, higher earnings, more tax revenue, lower crime rates, less chronic disease, and lower demand for public service programs.

“Kentucky’s long-term economic success is linked to increased student success from the early years through postsecondary,” said Brigitte Blom-Ramsey, executive director of the Prichard Committee for Academic Excellence. “We’ve risen from the bottom to the middle of the education rankings nationally in one generation, and it’s time to push ever higher. To do this we need to focus on the strategies and investments that will increase achievement and close achievement gaps for the current generation of students in Kentucky’s schools.”

The Prichard Committee an independent statewide group seeking to improve education for all Kentuckians.

# Reading offers chance to win \$1,000 for college

Eight Kentucky students will win \$1,000 college savings accounts through a summer reading program at participating libraries. Each winner's local library will also receive \$500 for future reading programs.

The On Your Mark, Get Set ... Save for College! is sponsored by the Kentucky Education Savings Plan Trust (KESPT) and the Kentucky Department for Libraries and Archives.

Winners will be picked randomly for \$1,000 KESPT accounts. Parents, grandparents and guardians can enter on behalf children 18 or younger by completing an entry form at their local library. Entries must be postmarked by August 19 and received by August 24.

Libraries across Kentucky offer a reading program every summer as part of the national Collaborative Summer Library Program, in which states work together to provide high-quality summer reading program materials for children at the lowest cost possible for their public libraries. Libraries enhance the experience by designing costumes, hosting games and obstacle courses, creating art projects and science and engineering experiments, and more.

KESPT, Kentucky's official 529 college savings plan, was established in 1988 and is administered by KHEAA. It helps parents, other relatives and friends save for college expenses with tax benefits. A KESPT account can be started with as little as \$25 and can be used at any qualified institution in the nation. TIAA-CREF Tuition Financing manages the plan. For more information about KESPT, visit [kysaves.com](http://kysaves.com) or call toll-free 1-877-598-7878.

Save for College! is sponsored by KESPT and KHEAA. No purchase necessary. Void where prohibited. Visit [kysaves.com](http://kysaves.com) for official rules and prize details.



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