
YOUR KHEAA COLLEGE CONNECTION

October 2015

Tips for students selected for verification

Every year the U.S. Department of Education requires colleges to have some students and families verify the information they submitted on the Free Application for Federal Student Aid (FAFSA).

Students who are selected for verification will 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. You **MUST** provide the information requested or you will **NOT** be eligible for state or federal aid.

If you applied to more than one college, you may be contacted by more than one school for verification information. In that case, let the schools you're not going to attend know that you've decided to go somewhere else so you won't continue to be contacted.

Students selected for verification and their parents will nearly always have to provide their income information as shown on the federal tax forms. Sometimes the verification process will find discrepancies between the information on the tax forms and other information that is requested. That may require you to file and amended federal tax return.

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 file the FAFSA or when you make corrections later.

If you have questions about the verification process, you should contact the school or the agency that is handling verification for the school.



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



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Students who graduate early can earn state scholarship

Kentucky public high school students who earn their diploma in three years or less may qualify for an Early Graduation Scholarship Certificate.

To take advantage of the scholarship program, students must contact their school's counselor and sign the "Letter of Intent to Apply for Early Graduation" by October 1 of the year they plan to graduate.

They must also meet ACT benchmarks: at least an 18 on the English exam, at least a 19 on the math exam and at least a 20 on the reading exam.

In addition, they must pass end of course exams in four subjects: Algebra II, Biology, English II and U.S. History.

The amount of the scholarship varies each year. It is based on the amount of state funding provided to public high schools.

The Early Graduation Scholarship Certificate can be used the next academic year following the



student's high school graduation. The student must attend a Kentucky public or private non-profit college or university to receive the funds.

Students graduating from any certified Kentucky high school in three years may also receive a Kentucky Educational Excellence Scholarship (KEES) early graduate award equivalent to completing high school in four years.

Plan may help with repaying federal student loans

Kentuckians who are having trouble repaying their federal student loans may want to check into the Pay As You Earn plan.

The Pay As You Earn plan generally has the lowest monthly payments of all the repayment plans offered by the U.S. Department of Education (ED). It can be used by borrowers who have what ED calls a partial financial hardship. That means that the amount borrowers would pay under the standard 10-year repayment program is higher than what the borrower would pay under the Pay As You Earn plan.

Not everyone will qualify. Only three types of federal student loans are eligible:

- Federal Direct Stafford Loans.
- Federal Direct PLUS Loans made to graduate or professional students.

- Federal Direct Consolidation Loans that do not include a Federal PLUS Loan made to a parent.

In addition, borrowers must have received one of those loans after Sept. 30, 2011. Borrowers who are repaying loans received before Oct. 1, 2007, are not eligible.

Loans received through the Federal Family Education Loan Program cannot be repaid under the Pay As You Earn plan. However, they will be used to decide if borrowers have a partial financial hardship.

Borrowers who make 20 years of payments under the Pay As You Earn plan will have the rest of their eligible loans forgiven. They may be required to pay taxes on the amount that is forgiven.

For more information visit www.studentaid.ed.gov and look under the "Repay Your Loans" tab.

Changes to FAFSA process start next October

October 2016 will bring changes to the Free Application for Federal Student Aid (FAFSA) process.

Students will be able to file a 2017–2018 FAFSA beginning October 1, 2016, instead of having to wait until January 2017. This earlier submission date will be a permanent change. **Students who plan to submit a FAFSA for the 2016–2017 school year cannot file before January 1, 2016.**

The 2017–2018 FAFSA will not ask for 2016 income information but for 2015 income information. This means students and parents can use the information from the tax returns they filed in the spring of 2016.

The following table provides a summary of key dates as for the transition using the early FAFSA submission time-frame and earlier tax information.

When a Student Is Attending College (School Year)	When a Student Can Submit a FAFSA	Which Year's Income Information Is Required
July 1, 2015–June 30, 2016	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	October 1, 2017–June 30, 2019	2016

The new process will reduce the pressure on students and parents. It will eliminate the need for using estimated figures to meet deadlines for applying for state financial aid programs. The timing of the process is also more in line with the college admissions process.

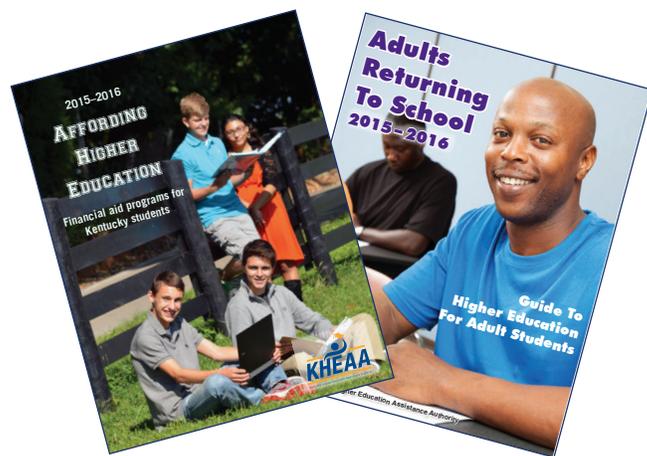
Updated KHEAA publications now available

The 2015-2016 editions of Affording Higher Education and Adults Returning to School are now available from KHEAA.

Affording Higher Education provides nearly 6,000 sources of student financial aid programs administered by Kentucky colleges, state and federal governments, and Kentucky companies and organizations. This publication can be found in the reference sections of Kentucky public libraries and educational counseling offices and on KHEAA's website.

Adults Returning to School is a valuable resource containing much of the same information as Getting In, as well as additional material geared to nontraditional students.

If you're interested in copies of Adults Returning to School, please contact the KHEAA outreach counselor for your area, email publications@kheaa.com, or call 800.928.8926, extension 67214.



Enter our contest to win a new iPad from KHEAA!

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

To enter, a Kentuckian must visit the KHEAA Facebook page, click on the orange graduate icon 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.

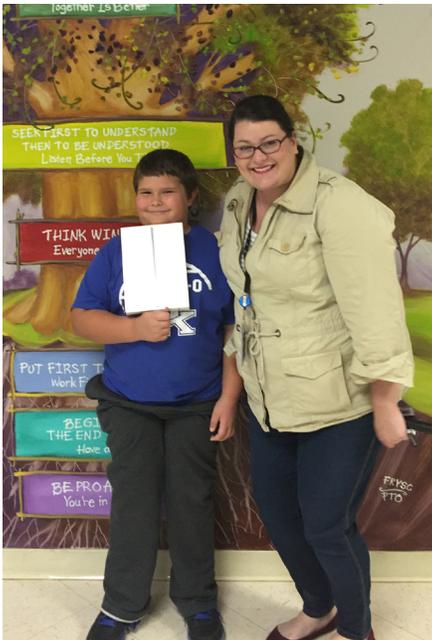
The drawing will be held in early December, and the winner will be notified by email. The winner must respond by email within three calendar days to receive the iPad. If no response is received within three days, another winner will be drawn.



KHEAA Outreach Counselor Keith Ritchie presented a new iPad to the May sweepstakes winner.

Elementary school student wins iPad

KHEAA Outreach Counselor Audrey Fowler presented Justin Colgate with a new iPad on October 14 at Caverna Elementary School in Cave City. Justin won the iPad in a drawing held by KHEAA at the Kentucky State Fair.



Checklist for seniors headed for college

Seniors, stay on track by using this timetable.

November

- Meet with college representatives at college fairs or when they visit your school.
- Attend a financial aid seminar if your school offers one.
- If you haven't picked a college yet, narrow your list by visiting schools and talking with students. You should probably talk with your parents too.
- If you're going through the regular admissions process, it's time to ask teachers to write recommendations and to polish your admissions essay if you have to write one.
- Check with each school's financial aid office to see what financial aid forms are needed.

Follow these tips for transferring between colleges

Many college students end up transferring from one school to another. Some students plan it that way, going to a two-year school to complete their basics, then finishing up at a four-year school. Others find the school they chose really isn't the best fit for them, or perhaps family circumstances changed.

One thing to do is contact the registrar's office at your new school to find out what credits and grades you earned at your current school will transfer.

You should talk with the financial aid office at your current school to make sure you don't owe anything or to find out if you get a refund. Also talk with the financial aid office at your new school to make sure you've done everything you need to get funding when you transfer.

These tools can help answer your questions about transferring:

- the Transfer Planning Guide section of www.knowhow2transfer.org.
- the General Education Transfer Policy at www.knowhow2goky.org.

If you have more questions about transferring, each college should have a contact person who can answer them.



ACT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)
December 12, 2015	November 6, 2015	November 20, 2015
February 6, 2016	January 8, 2016	January 15, 2016
April 9, 2016	March 4, 2016	March 18, 2016
June 11, 2016	May 6, 2016	May 20, 2016

SAT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)	
		Mail	Phone/Online
November 7, 2015	October 9, 2015	October 23, 2015	October 27, 2015
December 5, 2015	November 5, 2015	November 20, 2015	November 23, 2015
January 23, 2016	December 28, 2015	January 8, 2016	January 12, 2016
March 5, 2016	February 5, 2016	February 19, 2016	February 23, 2016
May 7, 2016	April 8, 2016	April 22, 2016	April 26, 2016
June 4, 2016	May 5, 2016	May 20, 2016	May 25, 2016

Applying for federal student aid now requires username, password

The U.S. Department of Education's Office of Federal Student Aid (FSA) has switched from a personal identification number (PIN) FAFSA log-in system to a username and password system for students and borrowers.

According to FSA:

- The new ID will be a single sign-on for most of its systems.
- Users will no longer need to enter a Social Security number, name and date of birth when logging in.
- Existing users can link their PINs to the new system.

Visit www.studentaid.ed.gov for additional information.

The infographic is titled "Federal Student Aid PIN is now Federal Student Aid ID". It explains that the FSA ID (username and password) has replaced the FSA PIN. It provides instructions on how to use the FSA ID to confirm identity and sign FAFSA documents. A tip suggests setting up active email accounts for both the student and one parent. It includes a 5-step process for creating an FSA ID: 1. Visit fsaid.ed.gov; 2. Enter email address and create username; 3. Enter name, date of birth, SSN, contact info, and challenge questions; 4. Link FSA PIN or create FSA ID if no PIN; 5. Confirm email address with secure code. It also lists tips for step 3, such as using mother/father's name or a significant date. The infographic ends with the URL fsaid.ed.gov and the KHEAA logo.

Council approves new programs at EKU, UK, UofL

The Council on Postsecondary Education has approved four new academic programs aligned to health care and health care-oriented fields. The programs are:

- Eastern Kentucky University: bachelor's degree in biomedical science and a master's degree in athletic training.
- University of Kentucky: bachelor's degree in neuroscience.
- University of Louisville: doctoral degree in nursing practice.

The council authorized a federally funded Pikeville Technology Center at Big Sandy Community and Technical College. The \$4.5-million center will include classroom and lab space and a high-bay training area to house the Kentucky Regional Telecommunications Training Program.

In other business, the council amended the Kentucky/Indiana reciprocity agreement to include Spencer County. Under the agreement, residents of Spencer County will pay in-state tuition at Indiana colleges.

The council's next meeting will be Nov. 12-13 at Gateway Community and Technical College.

Council meeting materials are available at <http://cpe.ky.gov/about/cpe/meetings/2015.htm>.

Kentucky awarded grant for gifted and talented

The Kentucky Department of Education has been selected to receive funding under the Javits Gifted and Talented Students Education Act Program.

The funding is expected to be for three years, with the department receiving nearly \$364,000 in the first year of the grant. The grant will support the Reaching Academic Potential Project on which the department is partnering with the University of Louisville, Western Kentucky University and Jefferson County Public Schools.

The project will provide professional learning to school leaders on the gap between gifted and talented students and their peers. It will also increase state capacity to identify and serve more underrepresented students in gifted and talented programs.

The money will help implement the Young Scholars Model in 10 Jefferson County schools, with a potential impact on between 500 and 1,000 students. The schools have yet to be identified.

As part of the program, each school will select a teacher to earn Gifted and Talented Endorsement

who will serve as the project leader at their site. The program will identify underrepresented students in grades K-3 and provide professional learning to teachers in those grades.

The learning will focus on instructional methods to differentiate instruction, curriculum resources to meet the needs of gifted students and classroom strategies to promote critical and creative thinking. The project also will provide social and emotional supports to students, along with parent engagement activities.

If the outcomes prove to be effective, in the future the state could consider scaling the Young Scholars Model to other schools throughout Kentucky.

