

YOUR KHEAA COLLEGE CONNECTION

September 2016

Students can start filing new FAFSA in October

One of the biggest changes in the college financial aid process begins soon.

Students who will file the Free Application for Federal Student Aid, most often called the FAFSA, for the 2017-2018 school year can do so beginning October 1. Until this year, they could not do so until January 1.

The change will make it easier for students and parents to complete the FAFSA because they can use their 2015 tax information instead of waiting until they have their 2016 tax information.

Students should file the FAFSA as soon as possible because some student aid programs have limited funding. Those who submit their FAFSA early have a better chance of receiving aid from those programs.

The best way to file the FAFSA is online at www.fafsa.gov. Students and their parents should first visit <https://fsaid.ed.gov> to set up separate user names and passwords.

CHANGES TO THE FAFSA® PROCESS FOR 2017–18

SUBMIT A FAFSA EARLIER:

Students will be able to submit a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit their FAFSAs as early as October 1 every year. (There is NO CHANGE to the 2016–17 schedule. The 2016–17 FAFSA became available Jan. 1, 2016.)

USE EARLIER INCOME AND TAX INFORMATION:

Beginning with the 2017–18 FAFSA, students will report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income and tax information, rather than their 2016 income and tax information.

Here's a summary of key dates for submitting the FAFSA depending on when you plan to go to school:

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU WILL SUBMIT THIS FAFSA	YOU CAN SUBMIT THE FAFSA FROM	USING INCOME AND TAX INFORMATION FROM
July 1, 2016–June 30, 2017	2016–17	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	2017–18	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	2018–19	October 1, 2017–June 30, 2019	2016

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

StudentAid.gov/fafsa

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



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<http://bit.ly.KHEAAfacebook>

2016 graduates named Sen. Jeff Green Scholars

More than 1,700 students who graduated from Kentucky high schools in 2016 were designated Jeff Green Scholars.



To earn this honor, a student must have a 4.0 grade point average each year of high school and at least a 28 composite on the ACT. They must also attend a high school whose students are eligible to earn Kentucky Educational Excellence Scholarship (KEES) awards.

These students have earned \$2,500 a year in KEES funds to help pay for college. If they keep their grades up in college, they will have \$10,000 to use toward a four-year degree.

Press releases were sent to local newspapers announcing the recipients.

The designation honors the late state Sen. Jeff Green of Mayfield, who served in the Kentucky General Assembly from 1992 to 1997.

Win tickets to Louisville Zoo Halloween Party

KHEEA is giving away tickets to the “World’s Largest Halloween Party” at the Louisville Zoo on our Facebook page.

Tickets are good during any of the following dates: October 1–2, 6–9, 13–16, 20–23, and 27–30, 2016.

Enter at [this link](#) by Monday, October 10, at 3 p.m. Eastern. You must be over age 18 to enter.

For more information about the World’s Largest Halloween Party, visit <http://www.louisvillezoo.org/halloween/>.

Federal student loans offer deferments

If you are having trouble repaying your Federal Stafford Loans, you may be able to take advantage of a deferment.

A deferment lets you postpone paying your loans if you meet certain criteria. You can get a deferment if you are:

- Still in college at least half time.
- In a rehabilitation training program.
- Unemployed.
- Having economic hardship.
- In the military.

If you have defaulted on your federal loans, you may not be able to get a deferment.

Contact the agency that is servicing your loans to see if you qualify. If you do, you will have to submit an application. You must make your monthly payments until the agency tells you that your loans are in deferment.

ILP training sessions set for October

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

A Webinar about the ILP from the student’s view will be offered October 11 from 4 to 5 p.m. To register, [follow this link](#).

A Webinar about the ILP as a school administration tool will be held October 12 from noon to 1 p.m. To register, [follow this link](#).

All times are Eastern.

50 for 50 Contest offers prizes for Kentucky students and teachers

PBS invites students to write a letter to the 2016 presidential candidates sharing their thoughts on how government can be more effective.

The PBS LearningMedia 50 for 50 contest is open to students in grades 6-12. Two students — one middle school and one high school — will win a trip to Las Vegas to watch the final presidential debate with the media.

All Kentucky students entered in the national 50 for 50 contest will also be automatically entered for KET's local 50 for 50 sweepstakes.

KET will randomly select two local student winners, one from grades 6-8 and one from grades 9-12. Each winner will receive a Chromebook. Their teachers will also receive a \$250 gift card for their classrooms.

Only national contest entries will be eligible for KET's local sweepstakes. All entries are to be submitted to PBS by the student's classroom teacher by September 21.

You can find more information [here](#).



Students encouraged to apply for education council

Students in Kentucky's public high schools who want to learn about and affect state policies are invited to apply for the Commissioner's Student Council. The council is open to students in grades 10-12.

During the year-long program, members will meet with Kentucky Commissioner of Education Stephen Pruitt and Kentucky Department of Education staff to discuss how state decisions affect students throughout Kentucky. Members will provide a student perspective on issues impacting Kentucky students and schools.

The application and a list of Frequently Asked Questions are available on the KDE website, <http://education.ky.gov/CommOfEd/adv/Pages/Next-Generation-Student-Advisory-Council.aspx>.

Interested students should complete and return the application to KDE via postal mail or email. Applications must be received by or postmarked no later than 4:30 p.m. Eastern, Thursday, September 15.

The council includes two students from each of the seven Kentucky Board of Education districts and at least one student from the Kentucky School for the Blind, the Kentucky School for the Deaf and a student enrolled in a career and technical education pathway. Students selected for the council have the option to serve consecutive one-year terms as long as they remain eligible to serve. The students selected this year will join seven returning members.

Junior Year Planner

- Sign up for activities to boost your college applications.
- Find out about schools you're interested in attending.
- Go to college fairs and open houses and learn as much as you can from the Internet about schools.
- Take the PSAT.
- Sign up for ACT or SAT prep courses. Public high school juniors are required to take the test in the spring.
- Applications for the Governor's Scholars Program are available in your counselor's office.
- Sign up for the ACT and SAT if you aren't attending a public high school. (See page 5 for a list of national test dates.)
- If you attend a public high school and plan to graduate early, contact your school's counselor to complete your Intent to Graduate Early form by October 1.
- Decide if you should take AP exams in May. Investigate the CLEP program.



Senior Year Planner

- Meet with college admissions 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 Early Decision, most schools want the applications submitted about now.
- 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 they require in addition to the FAFSA.
- Start investigating private and public sources for financial aid. Take note of scholarship deadlines and plan accordingly.
- If you haven't taken the ACT/SAT or if you think you can do better, register. (See page 5 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.

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

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advantageeducationloan.com

800.988.6333

NO FEES! Zero. Zilch. Nada.

All loans are subject to credit approval. The interest rate is set at the time you choose your repayment terms and cannot be changed. KHESLC reserves the right to modify or discontinue loan features or benefits or discontinue loan programs at any time without notice.

2017–2018 FAFSA Changes

Apply online starting
October 1, 2016.

Don't wait until
January 2017!



fafsa.gov
800-4-FED-AID



FREE APPLICATION FOR FEDERAL STUDENT AID



* To be considered for state grants, file the 2017–2018 FAFSA as soon as possible starting October 1, 2016.



School Year Attending College
July 1, 2017, to June 30, 2018

FAFSA Submission Date*
Beginning October 1, 2016

Income Information From
2015



Create an FSA ID

- Students need to create their FSA ID — a username and password — before they start the FAFSA.
- If the student is dependent, at least one parent must set up an FSA ID and use it to electronically sign the FAFSA. The student and parent will need different email addresses. Students should not use their high school email addresses.
- For help, visit StudentAid.gov/fsaid

SIGN YOUR APPLICATION!

- All students must use their FSA ID to electronically sign their FAFSA.
- For dependent students, **at least one parent** must electronically sign the application using their own FSA ID.
- Failure of **BOTH** required parties to electronically sign will result in an incomplete submission and could cost families thousands of dollars in aid eligibility!
- Watch your e-mail closely for notifications and confirmations.

fsaid.ed.gov

fafsa.gov

KHEAA can help with college planning and financial aid. Ask us how!

800-928-8926
kheaa.com

