



Kentuckians have chance to win iPad Pro

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

To enter, visit KHEAA on Facebook, click on the “Giveaway” tab on the left side of the Facebook page and answer a question about college. On a mobile device, the giveaway post is pinned to the top of the Facebook page. KHEAA does not share or sell 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 June, 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.

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

College Info Road Show available for summer programs



KHEEA's College Info Road Show is a fun and educational activity for middle school and high school summer programs.

The mobile classroom has eleven computer stations and Internet access to provide information and help guests:

- Research colleges and careers.
- Search for scholarships and learn about financial aid resources.
- Complete admissions and financial aid applications.

This service from KHEEA can be used for:

- Having a KHEEA outreach counselor teach students how to use www.kheea.com. High school students can set up or log in to their MyKHEEA accounts to check their KEES balances and use other personalized tools.
- Helping high school seniors or adults returning to school complete college admission applications or the FAFSA.
- Serving as an eye-catching exhibit at back-to-school festivals, college fairs or community events and other large forums.

The Road Show is ideal for programs at schools, libraries, summer camps, church groups, professional and civic organizations, fairs and businesses. The best part is that it will come to you.

For more information or to schedule a visit, contact Outreach Counselor Kevin Wilson at kwilson@kheea.com or 502-753-9938. Events are scheduled on a first-come, first-served basis.

More students taking AP exams

STATE	2017	10-YEAR GROWTH
Virginia	28.5%	6.9%
Illinois	26.3 %	11.8%
Indiana	19.1%	9.4%
Kentucky	18.2%	9.3%
Ohio	17.4%	6.9%
Tennessee	12.3%	4.3%
Missouri	12.2%	6.1%
West Virginia	11.1%	4.5%

Nearly twice as many Kentucky students took Advanced Placement exams in 2017 than in 2008.



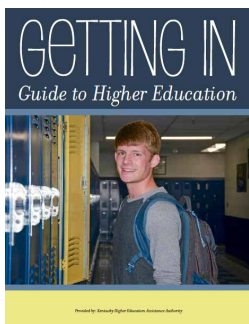
Compared with its seven surrounding states, Kentucky ranks fourth in percentage of students taking an AP exam. Kentucky's percentage grew at a faster rate than all surrounding states except Illinois and Indiana.

With the class of 2017, more students than ever are participating and succeeding in AP. More than 1.17 million students in the class of 2017 took 3.98 million AP exams in public high schools nationwide, up from 1.14 million students in 2016 and 691,437 in the class of 2007. When it comes to performance, 711,518 students scored 3 or higher on at least one AP exam in 2017, compared to 423,067 in 2007.

Kentucky rising junior may win scholarship, photo shoot

A rising junior at one of Kentucky's public or private high schools will win a \$500 scholarship and a photo shoot at his or her school through the "Promote Your School" scholarship contest, sponsored by KHEAA.

The school must participate in the Kentucky Educational Excellence Scholarship (KEES) program for the student to be eligible.



To enter, the student must submit an essay no more than 200 words long and cannot mention the student's name, school, county or community. The essay topic must be shown at the top of the page. The student's name, address and high school must be listed at the bottom of the essay. The student

must be a junior during the 2018–2019 school year. For essay topics and more information, visit www.kheaa.com/website/contest/intro.

Photos from the winning school will be used in KHEAA publications and on KHEAA websites. The winner will be chosen by a committee of KHEAA employees.

To enter, mail essay to KHEAA Publications, P.O. Box 798, Frankfort, KY 40602. Students may also email their essay to publications@kheaa.com or fax it to (502) 696-7574. KHEAA cannot accept essays via file-sharing sites such as Google Docs.

The deadline for submissions is May 31.

Students from high schools that have been featured in the past five years — Logan County, Daviess County, Lexington STEAM Academy, Somerset Christian and J. Graham Brown — are not eligible to enter this year's contest.

Make college more affordable by saving on intangible costs



When it comes to comparing the costs of various colleges, remember that on the broadest level, costs can be tangible or intangible. To save money, follow these tips.

Tangible costs include tuition and fees and room and board.

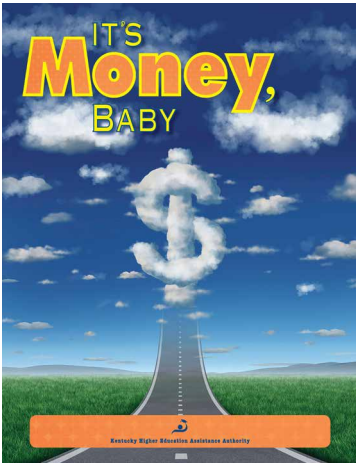
Intangible costs include everything else: textbooks and supplies; computers; and personal items, such as shampoo, clothes, entertainment, laundry, and other expenses.

Students can save money, sometimes a lot of money, by controlling the costs of their lifestyle. That doesn't mean skimping on shampoo, soap, food and doing laundry. Students can cut costs by finding sales or using coupons. They should always be looking out for buy one, get one free deals.

Students can also save quite a bit of money by cutting back on treats such as entertainment and dining out. Doing those things less often will make them even more special when students do treat themselves.

Remember: The less students spend on the intangibles, the less they'll have to take out in student loans. That means that after they graduate they can afford more of the things they enjoy.

Financial literacy resources for Kentucky students



April is Financial Literacy Month, and Kentucky students can make use of financial literacy resources from KHEAA.

KHEAA's "It's Money, Baby" booklet helps students learn the basics of banking, credit cards, interest and protecting themselves from

fraud. Free copies are available by emailing publications@kheaa.com. Please remember to include a mailing address.

The agency's regional outreach counselors can also present "It's Money, Baby" programs for schools and for other groups. KHEAA has 13 counselors across the state. To find the counselor for each region, visit www.kheaa.com and click on the KHEAA Outreach Services link under the Counselors tab.

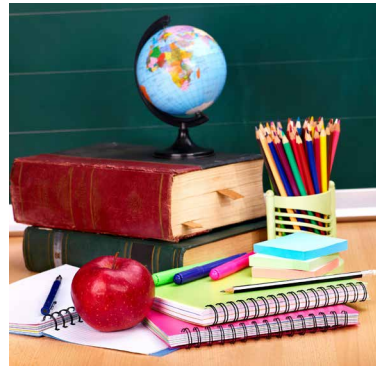
Games and links to sites that teach students about finances can be found under the Money Management tab on www.kheaa.com.

Save money by taking more classes each semester

Taking more classes each semester may help students cut the cost of college. That's important if they'll need student loans to help pay for their education.

A full-time load for undergraduate students is usually 12 credit hours per semester. Associate's degrees usually require 60 credit hours to finish, bachelor's degrees 120 hours. At 12 hours each semester, they'll

need five semesters to finish an associate's degree and 10 semesters to finish a bachelor's degree.



But if students take 15 hours per semester, they'll finish an associate's degree in four semesters and a

bachelor's degree in eight semesters. Most colleges won't charge any more for 15 hours than they do for 12 hours. That might save students thousands of dollars in tuition and fees.

When students are planning their schedule, they should think about taking that extra class each semester. The sooner they earn their degree, the sooner they can start job hunting.

Keep your after-high school options open

Everybody should at least think about getting some education past high school. It can be at a technical school or a two-year college. It doesn't have to mean four years at a big university — there are lots of options out there to help you get the skills you need to succeed in the workplace and in life.

Don't limit yourself. You might change your mind next year, or five or ten years from now. That's why you need to do your best now — you never know what might happen or what opportunities might come your way. You need to be ready.

In high school, you'll hear terms like credit, GPA and transcript. If you understand what they mean, you'll be in better shape for whatever you want to do after high school.



What are credits?

A credit is what you earn for passing a class. In most cases, you earn 1 credit if you pass a class that lasts a year and 1/2 credit for a class that lasts one semester (like PE or Health). If you're in a public school, the state requires you to have so many credits in certain areas to get your diploma. You have minimum diploma requirements, which are the absolute least you can do to graduate. Then you have the Pre-College Curriculum, which outlines the types of classes that four-year public universities in Kentucky expect you to have taken before you can enroll.

You're better off if you start with Pre-College Curriculum courses now, even if you don't think you'll go to a four-year college. Like we said, you might change your mind. Here are the requirements:

Subject	Minimum Diploma Requirements <small>(Kentucky Department of Education)</small>	Pre-College Curriculum <small>(Kentucky Council on Postsecondary Education)</small>
Language Arts	4 credits: English I, II, III and IV. Students must take language arts all four years of high school.	Same as minimum high school graduation requirements.
Mathematics	3 credits: Algebra I, geometry, and Algebra II ¹	Same as minimum high school graduation requirements.
Science	3 credits that must incorporate lab-based scientific investigation experiences and include content about biological, physical, earth, and space science, and underlying concepts.	Same as minimum high school graduation requirements.
Social Studies	3 credits that include content about U.S. history, economics, government, world geography and world civilization.	Same as minimum high school graduation requirements.
Health	1/2 credit that includes content about individual well-being, consumer decisions, personal and mental wellness, community service.	Same as minimum high school graduation requirements.
Physical Education	1/2 credit that includes content about personal wellness, psychomotor, lifetime activity.	Same as minimum high school graduation requirements.
History and Appreciation of Visual and Performing Arts	1 credit: history and appreciation of visual and performing arts or a standards-based specialized arts course based on the student's IEP.	Same as minimum high school graduation requirements.
Foreign Language		2 credits of a single world language or demonstrated competency.
Electives	7 credits, 4 of which must be standards-based and based on student's IEP.	7 credits.

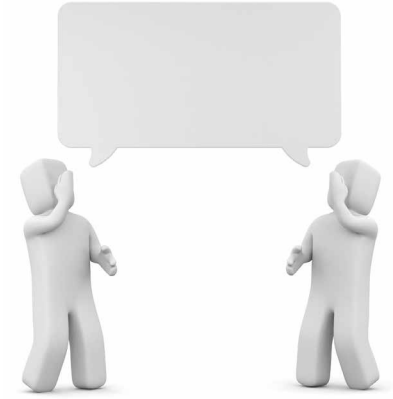
In addition to high school graduation credits, students must demonstrate competency in technology. Beginning with the 2008-2009 school year, all students graduating with a regular diploma must demonstrate competency in technology.

¹ A public school student who does not meet the English/language arts or math college readiness benchmarks set by the Council on Postsecondary Education must take a basic English or math course if they attend public college or university in Kentucky.

² A public school student must take a math course or its equivalent each year of high school. Instead of a fourth math course, a district may allow a student to substitute an occupational or technical course that prepares a student for a career path based on the student's IEP if the course meets the content standards in the Kentucky core academic standards.

KDE seeking feedback on IDEA, part B

Public comment is being sought on the Kentucky Department of Education's application for federal funds under Part B of the Individuals with Disabilities Education Act (IDEA). Children and youth ages 3–21 receive special education and related services under IDEA, Part B.



The application can be accessed on KDE's [IDEA State Application web page](#).

At this time the U. S. Department of Education has not provided information specific to the amount of funds available to Kentucky as part of this application. However, when the federal government provides details on how much funding Kentucky will receive, those details will be posted on the IDEA application web page.

Eighth-graders can get tips about high school success

Kentucky eighth-graders headed for high school in the fall might find “High School Basics,” a four-page flyer, helpful. The free flyer can be ordered from KHEAA.

“High School Basics” has sections about:

- Credits and graduation requirements
- Calculating a GPA
- Reading a high school transcript
- The Kentucky Educational Excellence Scholarship (KEES)
- Earning college credit while in high school

Free copies are available by emailing publications@kheaa.com.

Please remember to include a mailing address.



Students can enter writing contest

Student writers can enter the Kentucky Council of Teachers of English/Language Arts writing contest in May.

The contest takes place at elementary, middle, high school, and college levels, with winners in first through fifth place in four categories:

- Narrative/real or imagined
- Informative/explanatory
- Opinion/argumentative
- Poetry

Submissions must be entered by a current member of KCTE before May 31. Teachers may submit up to three student entries in each of the four categories.

To read submission instructions please visit <http://kcte.org/contests/>.

Scholarship Spotlight

Kaufman & Stigger, PLLC: Alberta C. Kaufman Scholarship

Eligibility: Must be a Kentucky resident, be a graduating high school senior or currently enrolled student at a 2- or 4-year college or university, have at least a 3.0 GPA, plan to pursue a postsecondary degree after graduation and submit an essay telling about someone who influenced your life in a positive manner and how that will have an impact on your future.

Award: \$500; nonrenewable

Number: 2

Deadline: May 9

Contact: Linda Brumleve, Kaufman & Stigger, PLLC, 7513 New La Grange Road, Louisville, KY 40222, 502.458.5555, www.getthetiger.com/scholarship, scholarship@kstrial.com



Student Poll:

What type of club or association do you plan to join in college?

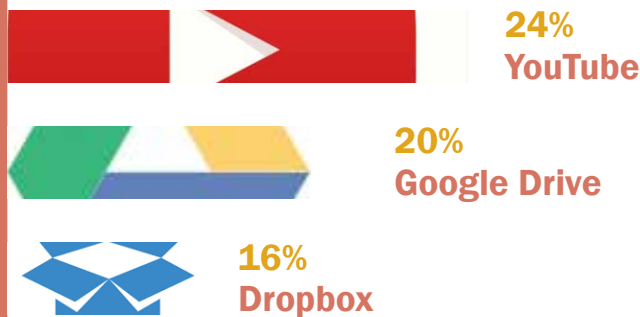
We want to hear from you! What type of club or association do you plan/hope to join in college? We will feature the results in next month's newsletter.

Click the button or scan QR with phone.

Take the poll!



What is your favorite educational resource?



March Poll Results

Senior Planner

- Follow up on your financial aid package.
- The schools will award the federal loans as part of your loan letter, but if it isn't enough to cover expenses, research private student loan providers.
- Take AP tests if you're enrolled in AP courses.
- If you're on a waiting list at a school you really want to attend, ask the director of admissions how to strengthen your application.



Student loan forgiveness gets \$350M boost

Borrowers who meet all requirements for the Public Service Loan Forgiveness program, except for being enrolled in graduated or extended repayment plans, received good news in the federal spending bill, according to CNBC.

Congress appropriated \$350 million to let those borrowers take advantage of the forgiveness program.

To qualify, borrowers must have a Direct Student Loan, have worked in an eligible public service job for 10 years, and have made all of their student loan payments in full and on time during those 10 years.

The forgiveness is on a first-come, first-served basis until the \$350 million is gone, so borrowers should apply as soon as possible.

ACT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)
June 9, 2018	May 4, 2018	May 18, 2018
July 14, 2018	June 15, 2018	June 22, 2018

SAT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)	
		Mail	Phone/Online
June 2, 2018	May 3, 2018	May 15, 2018	May 23, 2018

NEED HELP?

We all need a hand from time to time, that's where Advantage Education Loans come in.

With low **FIXED** interest rates and **NO FEES**, the Advantage Education Loan can help take your mind off of money so you can focus on your future.



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