

YOUR  
**KHEAA**  
COLLEGE  
CONNECTION  
APRIL 2019



## KHEAA College Info Road Show available for summer programs

KHEAA's College Info Road Show is a great educational activity for middle school and high school summer programs. The mobile unit has eleven computer stations and Internet access to help guests:

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

This service from KHEAA can be used for:

- Having a KHEAA outreach counselor teach students how to use [www.khea.com](http://www.khea.com). High school students can set up or log in to their MyKHEAA accounts to check their KEES balances.
- 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 Kevin Wilson at [kwilson@khea.com](mailto:kwilson@khea.com) or (502) 753-9938. Events are scheduled on a first-come, first-served basis.

### IN THIS ISSUE

- 2 - *Tips about interest rates*
- 2 - *Outreach Spotlight: Steven Held*
- 3 - *KHEAA essay contest*
- 3 - *KCTE/LA writing contest*
- 4 - *Financial literacy resources*
- 4 - *Outreach Spotlight: Brandon Brown*
- 5 - *KSD team takes third place in national culinary contest*
- 5 - *24 win Valvoline awards*
- 6 - *'High School Basics' flyer*
- 6 - *Scholarship Spotlight*
- 7 - *Senior Planner/Test Dates*



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

## What students need to know about interest rates

Students need to learn some basic facts about interest rates so they can make good choices when it comes to borrowing and investing.

One interest rate is simple, or nominal, interest. It's straightforward. If you borrow \$1,000 at 5 percent simple interest per year, you'll pay back \$1,050. If you deposit \$10,000 in your savings account at 3 percent interest per year, you'll have \$10,300 in your account at the end of the year.

After that, though, it can get more complicated.

Let's say you take out a \$100,000 mortgage at 5 percent. However, you have to pay \$5,000 in closing costs, which are added to the amount of the mortgage. That means you'll be paying interest on \$105,000. Your total interest costs are \$5,250. That means you're paying an annual percentage rate (APR) of 5.25 percent. Lenders are required to disclose the APR on any loans you take out.

On the savings side, let's say you invest \$10,000 at a 3 percent compound interest rate. With compound interest, you earn interest on the interest you've already earned. At the end of the year, you'll have \$10,304.16 in your savings account.

## Outreach Spotlight

**Name:** Steven Held

**Region:** Louisville Metro West (Bullitt, Jefferson west of I-65, Spencer)

**Where did you go to college?**

Eastern Kentucky University



**How many years have you been an outreach counselor?**

3

**What are your favorite hobbies?**

Baseball, cooking, kayaking, traveling

**What is something on the top of your bucket list?**

Backpack in New Zealand

**What are you currently binge watching?**

*Modern Family*

**Who is your favorite sports team?**

Cincinnati Reds

**What is your favorite movie?**

*Larry Crowne*

**Who is your favorite music artist?**

Jason Isbell

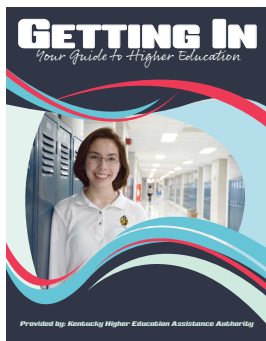
**What is your favorite part of your job?**

Helping people find a "good fit" in life

**What advice would you give a high school student currently thinking about college?**

Don't be afraid to challenge yourself. If it is difficult then it is worth it

## 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.

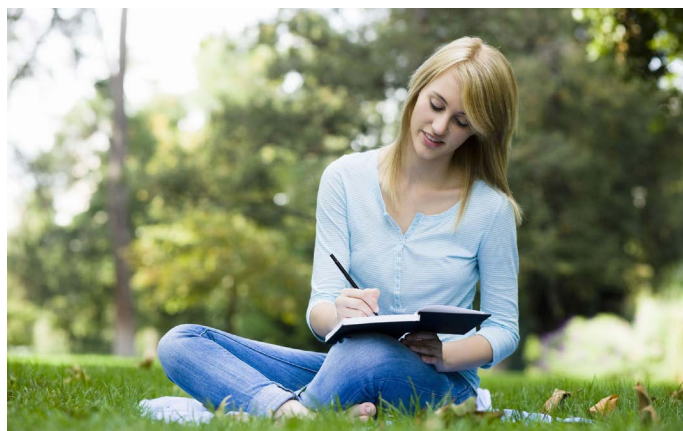
To enter, the student must submit an essay no more than 200 words long without mentioning the student's name, school, county or community. The essay topic must be shown at the top of the page. The student's name, address and high school must be listed at the bottom of the essay. The student must be a junior during the 2019–20 school year. For topics and more information, visit [www.kheaa.com/website/contest/intro](http://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 the essay to KHEAA Publications, P.O. Box 798, Frankfort, KY 40602. Students may also email their essay to [publications@kheaa.com](mailto: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 — Paducah St. Mary, Logan County, Daviess County, Lexington STEAM Academy, and Somerset Christian — are not eligible to enter this year's contest.



## Students can enter KCTE writing contest

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

The contest has elementary, middle, high school and college levels, with five winners in each of 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.

Submission details are at <http://kcte.org/contests/>.

## State adopts new standards in five areas starting this fall

The state has adopted revised standards for health education, physical education, computer science, reading and writing, and mathematics.

The newly adopted standards will be implemented in Kentucky classrooms beginning in the 2019–20 school year and can be accessed on the [Content Area Standards webpage](#).



## 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](mailto: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](http://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](http://www.kheaa.com).

## Outreach Spotlight

**Name:** Brandon Brown  
**Region:** Eastern Kentucky  
 (Breathitt, Elliott, Floyd, Johnson, Knott, Lawrence, Magoffin, Martin, Morgan, Pike, Wolfe)



**Where did you go to college?**  
 Asbury College

**What are your favorite hobbies?**

Hiking, pickleball, wood-burning

**What is something on the top of your bucket list?**  
 Visit every Major League Baseball stadium

**What are you currently binge watching?**  
*The West Wing*

**Who is your favorite sports team?**  
 Cincinnati Reds

**What is your favorite movie?**  
*Field of Dreams*

**Who is your favorite music artist?**  
 Andrew Peterson

**What is your favorite part of your job?**  
 Creating relationships with all my schools in Eastern Kentucky

**What advice would you give a high school student currently thinking about college?**  
 Dream BIG! Go where you want to go! Apply for every scholarship you can find.



*Members of the Def Chef are, from left, KSD staff interpreter Dawn Calbert, Mi'Keyla Crumble, Plah Meh, Layne Adkins, Aerial Collins, Benny Shirley, Sarah Joiner and culinary arts teacher Mandy Byrne.*

## KSD culinary team takes 3rd in national competition

Six students from the Kentucky School for the Deaf placed third in the 2019 Deaf Culinary Bowl in Las Vegas.

The Def Chefs, as they call themselves, are seniors Sarah Joiner and Aerial Collins; juniors Layne Adkins, Plah Meh and Benny Shirley; and sophomore Mi'Keyla Crumble.

“We were given Atlantic salmon as our appetizer,” said Mandy Byrne, KSD’s culinary teacher. “We had to use pork tenderloin as our entree, and we had to use a dark chocolate block with our dessert.”

The chefs created a meal of Marryin’ Sam’s Atlantic Salmon (served on a bed of wilted spinach, maple bacon dressing and cheese fan), followed by Rock ‘n Roll Pork Roulade (pork tenderloin stuffed with spinach, sun-dried tomatoes and chimichurri sauce) served with Double or Nothing Chimichurri Glazed Vegetables (roasted asparagus, carrots, zucchini and squash). Dessert was Dragon’s Delight (deconstructed S’mores with marshmallow fluff, chocolate panna cotta and crumbled graham crackers).

KSD finished third overall, in entree and in appetizer. They finished second in floor, which is judged by their safety, sanitation, skills and teamwork.

## 24 teachers receive Valvoline awards

Twenty-four public school teachers have been named winners of the 2020 Valvoline Teacher Achievement Awards. The teachers will compete for the 2020 Kentucky Teacher of the Year Award.

Eight teachers were chosen at the elementary, middle and high school levels. The winning teachers are:

- Melanie Callahan, London Elementary
- Lindsay Dotterweich, Gilmore Lane Elementary
- Kayla Garrett, Mercer County Elementary
- Belinda Michelle Landis, Cawood Elementary
- Meredith Larison, Longbranch Elementary
- Melissa Lewis, Tygart Creek Elementary
- Alicia Lyles, Elkhorn Elementary
- Katy Piercefield, Erpenbeck Elementary
- Erin Ball, Georgetown Middle
- Sue Ellen Ballard, Bourbon County Middle
- Melinda Earsing, Ballyshannon Middle
- Brittany Embry, Jones Middle
- Melanie Grant, Foley Middle
- Zachary Hypes, East Middle
- Jennifer McFadden, Daviess County Middle
- Garris Stroud, South Hopkins Middle
- Ashley Adams, Pikeville High
- Amy Cathey, Marshall County High
- James Cornn, Corbin High
- Jessica Holman, Boone County High
- Jill Hurt, Bourbon County High
- Matthew Kaufmann, Moore High
- Erin McIver, Elkhorn Crossing High
- Taylor Sullivan, Ryle High

The winners will be honored at a ceremony May 20 in Frankfort, at which the Kentucky elementary, middle and high school teachers of the year will be announced. One of three will be named the Kentucky Teacher of the Year and will represent the state in national competition.

## High School BASICS

Brought to you by the Kentucky Higher Education Assistance Authority



### 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 Source: Kentucky Department of Education	Pre-College Curriculum Source: Council on Postsecondary Education
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 <sup>2</sup>	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	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	7 credits

In addition to high school graduation credits, students must demonstrate competency in technology. Beginning with the 2018-2019 school year, all students graduating with a regular diploma must pass a civics test before graduation. Students who enter high school beginning in 2020 will have to meet a financial literacy requirement.

<sup>1</sup> 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 while attending a public college or university in Kentucky.

<sup>2</sup> 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.

## Scholarship Spotlight

### Kaufman & Stigger, PLLC: Alberta C. Kaufman Scholarship

**Eligibility:** Must be a Kentucky resident, be a graduating high school senior or a 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 the student's life in a positive manner and how that will have an impact on the applicant's 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](http://www.getthetiger.com/scholarship), [scholarship@kstrial.com](mailto:scholarship@kstrial.com)

## 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](mailto:publications@kheaa.com).

Please remember to include a mailing address.



### 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.

### ACT National Test Dates

Test Date	Registration Deadline	ACT Scores Available
June 8, 2019	May 3, 2019	June 18, 2019
July 13, 2019	June 14, 2019	July 23, 2019

### SAT National Test Dates

Test Date	Registration Deadline	SAT Scores Available
June 1, 2019	May 3, 2019	July 10, 2019





# 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.



**ADVANTAGE  
Education Loan**

For details or to apply, go to  
[AdvantageEducationLoan.com](http://AdvantageEducationLoan.com).