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For help with financial aid and admissions, visit www.kheaa.com.

To stay connected, text Outreach to 800.926.8926.

KHEAA offers social media outreach in April and May

KHEAA outreach counselors will be live to provide help to middle school and high school students and parents via Facebook, Twitter and Instagram in April and at least through mid-May. The schedule is:

- **April 16**, Verification: Learn tips for FAFSA verification, seniors, **Instagram**
- **April 21**, Reading Your Award Letter, juniors and seniors, **Facebook**
- **April 22**, Tips for Being Financially Lit, **Twitter**
- **April 23**, Essay Writing for Scholarships and Admissions, juniors and seniors, **Instagram**
- **April 28**, Choosing a Degree: Certificate, associate's, certificates bachelor's; freshmen through seniors, **Facebook**
- **April 29**, The College Job Experience, **Twitter**
- **April 30**, Work Ready FAQ, all about KHEAA's Work Ready Kentucky Scholarship, juniors and seniors, **Instagram**
- **May 5**, Dual Credit, AP and Honors classes, eighth grade through seniors, **Facebook**
- **May 6**, The Impact of College and Cultural Shock, **Twitter**
- **May 7**, Transition from Middle School to High School, middle school students and families, **Instagram**
- **May 12**, Tips for Middle School Students and Families/Q&A, **Facebook**
- **May 14**, Summer Melt, seniors, **Instagram**
- **May 19**, KEES Money Kahoot, an interactive game for middle school students and families, **Facebook**

All sessions begin at 3 p.m. Eastern time, 2 p.m. Central time.

The links are:

- <https://www.facebook.com/KHEAA/>
- <https://www.twitter.com/KHEAA>
- <https://www.instagram.com/kheaaoutreach/?hl=en>

Pass/fail grades aren't counted for KEES GPAs

The lengthy shutdown because of the coronavirus pandemic has caused some schools and districts to consider using pass/fail grades for spring classes. This has raised questions about how GPAs for KEES awards will be calculated.

Only courses receiving letter grades — A, B, C, D and F — are used to calculate a KEES GPA. However, if a school or district uses pass/fail for the spring term, a yearly KEES GPA can be calculated using letter grades and credit earned for the part of the year that has concluded. Courses receiving pass/fail grades cannot be used in the KEES GPA calculation.

All coursework completed during a year can count toward the KEES curriculum requirement, regardless of the grading policy applied. A student must earn at least 5 credits per year to satisfy the requirement.

KEES awards become final when a student graduates from high school. Therefore, students who will graduate this spring must complete their coursework so their grades will be final when their KEES GPA is calculated and reported for the 2019–2020 year.

KHEAA will allow KEES GPAs to be recalculated for this year's freshmen, sophomores and juniors if they retake a pass/fail course next fall and receive a regular letter grade.



Dual credit

KHEAA has been told colleges will issue regular letter grades for dual credit. Since the letter grade assigned by the college is the grade the high school uses, all dual credit students should have letter grades to include in their yearly KEES GPA calculation.

Grades for dual credit courses are weighted for KEES purposes. This means a student who earns a “B” in a dual credit class will receive an additional quality point, making the grade the equivalent of an “A.”

ACT National Test Dates

Test Date	Registration Deadline	Scores Available
June 13, 2020	May 8, 2020	June 23, 2020
July 18, 2020	June 19, 2020	July 28, 2020

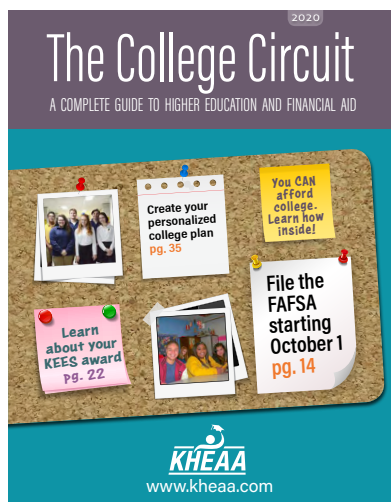
SAT National Test Dates

June 6, 2020	May 8, 2020	July 15, 2020
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Free booklet can help families plan for college

Kentuckians planning for higher education will find *The College Circuit*, a booklet published by KHEAA, to be a useful resource.

It can be used by students ranging in age from middle school to adults. Parents and counselors can also use it to help their students plan and pay for college.



The booklet includes information about:

- Exploring careers,
- Scholarship searches,
- How to apply for financial aid, and
- College planning and financial aid terms.

Students and families will also find detailed information about the Kentucky Educational Excellence Scholarship (KEES) program. The booklet shows the steps involved in applying for federal student aid and provides guidance about student loans.

The College Circuit also has college planning timelines and a budgeting exercise, as well as a scavenger hunt and puzzles.

To request copies, please email publications@kheaa.com or use the order form on www.kheaa.com.



KHEAA essay contest deadline is May 31

May 31 is the deadline for students who will be high school juniors next fall to submit essays in KHEAA's annual scholarship essay contest. The school must participate in the Kentucky Educational Excellence Scholarship (KEES) program.

To enter, the student must submit an essay about one of these subjects:

- How I will inspire others to do better.
- How education makes a stronger community.

The essay must be 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. For complete rules, visit www.kheaa.com.

Photos from the winning school will be used in KHEAA publications and on KHEAA websites.

To enter, mail the essay to KHEAA Publications, P.O. Box 798, Frankfort, KY 40602; email it to publications@kheaa.com; or fax it to (502) 696-7574. The deadline is May 31. **KHEAA cannot accept entries sent by file-sharing apps.**

KHEAA committed to helping during crisis

KHEAA's commitment to Kentuckians remains strong, but our delivery methods have been altered.

Following guidelines from Governor Andy Beshear and the Centers for Disease Control, we are adapting the way we do business to protect the health and safety of students, families, partners and staff.

Changes

Outreach counselors are no longer doing in-person presentations or visits. During school closings, please contact your regional outreach counselor for assistance. Visit www.kheaa.com to find contact information. This is for students, parents, school counselors or anyone else who needs guidance.

Follow KHEAA's Facebook and Twitter accounts and the KHEAA Outreach Instagram account to engage with staff. See the story on page 1 about KHEAA's Facebook, Twitter and Instagram sessions.

Call center hours for KHEAA Verify have been shortened to 8 a.m. to 4:30 p.m. Eastern.

Student loans

KHEAA is offering three-month, interest-free deferments on Teacher Scholarships, Osteopathic Medicine Scholarships, Kentucky Coal County Scholarships for Pharmacy Students and Minority Educator Recruitment and Retention Scholarships if borrowers have been affected by COVID-19. KHEAA's Student Aid Division has reached out to those borrowers. For more information, call 877-660-0001 or email studentaid@kheaa.com.

Congress did not include federal student loans made before 2010 or private student loans in the coronavirus relief act passed in March. All loans held



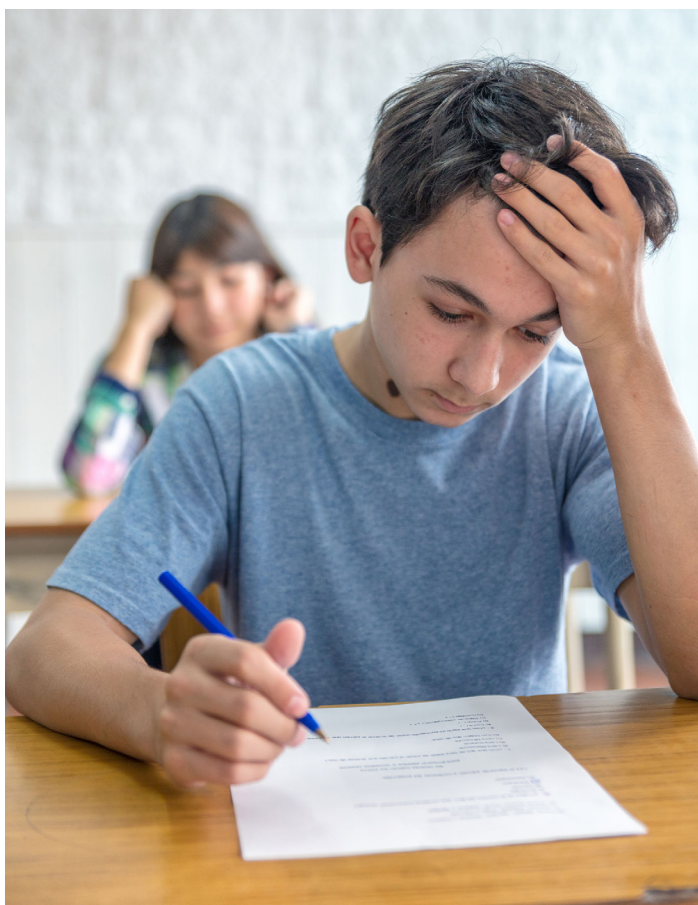
by KHEAA's sister agency, KHESLC, fall into those two categories. KHEAA and KHESLC are working with Kentucky's congressional delegation to have those loans included in national relief legislation.

KHESLC will offer disaster forbearances that let borrowers facing financial hardship suspend their interest and principal payments for up to 90 days. If you're experiencing hardship because of COVID-19, please call 800-693-8220 or log in to your account to email a servicing specialist requesting the disaster forbearance.

KHESLC has also taken other steps to ease the financial burden on borrowers during this crisis. For more information, visit www.kheslc.com.

Constant

- We continue to serve our community, students, families and school partners to the utmost of our ability.
- Our customer service specialists remain in place to help you. Please call 800-928-8926 if you have questions.
- Grant and scholarship programs are being processed as normal. The deadlines for new applications are listed on the program pages at www.kheaa.com.
- KHEAA Verify services continue.
- KHEAA's loan origination and disbursement services continue.



Federal website adds 3 tools for borrowers

The Office of Federal Student Aid has added three features to its www.studentaid.gov website.

The three new features are:

- **Aid Summary:** This feature will give users information about all of the federal student aid they have received. They can see detailed information about each individual grant, loan and aid overpayment. Customers will also be able to keep track of their remaining eligibility for Federal Direct Loans, Federal Pell Grants and Iraq and Afghanistan Service Grants. Borrowers can see their progress toward repaying their loans, receive alerts about their accounts and, if applicable, track the number of qualifying payments made toward Public Service Loan Forgiveness. In addition, the summary will include information about a borrower's loan servicer and a link to the servicer's website.
- **Loan Simulator:** This tool will give borrowers personalized information about their federal student loan repayment options. It will guide borrowers through a series of questions about their situation, letting borrowers pick the repayment plan that fits their situation.
- **Make a Payment Pilot (for Great Lakes and Nelnet borrowers only):** This pilot will be available only to borrowers whose loans are in repayment and assigned to Great Lakes or Nelnet as their federal loan servicer. These borrowers will be able to schedule upcoming loan payments through www.studentaid.gov. Until FSA expands the pilot beyond Great Lakes and Nelnet, borrowers assigned to the other federal loan servicers will continue to be directed to their servicer's website to make payments.

State K-PREP testing canceled for spring 2020

State performance testing for the 2019–2020 school year has been canceled by the Kentucky Department of Education.

The Kentucky Performance Rating for Educational Progress (K-PREP) tests are given each year during the last 14 instructional days on a school district's calendar.

Because of the national emergency, K-PREP results will not be used in school and district accountability measures, which are usually released in the fall.

The majority of Kentucky's public school students took the ACT test March 10. KDE is working with representatives from ACT to provide options for students who could not take the ACT that day.



Allen County junior wins Poetry Out Loud contest

After three rounds, Allen County-Scottsville High School junior Skye Kozloski emerged as champion in the Kentucky Poetry Out Loud state finals.

Kozloski's path to the championship included recitations of "Possible Answers to Prayer" by Scott Cairns and "Across the Bay" by Donald Davie in the first and second rounds, respectively. She clinched the state title with her interpretation of "When I Have Fears That I May Cease to Be" by John Keats.

"I liked that the poems were melancholic and they didn't really have a specific tone," Kozloski, 16, said. "They could be perceived in any way. I liked that I could do what I wanted with them."

Kozloski will represent Kentucky in the Poetry Out Loud national finals April 27–29, in Washington, D.C.

State runner-up was Grace Caroline Key of Elizabethtown High School. The other three finalists were McKennah Bryan of Grant County High School, Brynn Cooper of Spencer County High School and Sofie Sanders of Danville High School.

For more information, contact Samuel Lockridge at 502-892-3124 or samuel.lockridge@ky.gov

Virtual library available for at-home learning

All K–12 students and teachers in Kentucky now have free access to the Kentucky Virtual Library. Content includes academic journals, encyclopedias, magazines, e-books and other materials.

Private schools can contact the KYVL to request login information for their students without charge.

These change is in effect until the end of the school year, according to the Kentucky Council on Postsecondary Education, which administers the KYVL.

Materials are available for students at all levels, from elementary grades through college and beyond, including adult learners, those entering the job market and those studying in health care.

The site also offers an online chat feature, allowing users to request help with navigating the library and finding resources.

Users with a verifiable email address from a Kentucky school, college or university, library or government agency should visit www.kyvl.org to obtain a password. On the homepage, go to "Quick Links." and click on "Password Request."

A prompt will appear asking for the user's email address. Users should enter their information, click "Request Password," and wait for an automatic reply in their inbox. That reply will include a username and password if the user's email address is verifiable.

After receiving a password, users can browse the website, select databases and materials, or use the search box at the top of the homepage. When prompted, users can log in using the username and password.

Users who do not have an eligible email address should contact their local public library or private school librarian for help in getting a username and password.

Use these tips if you plan to switch colleges

As the spring semester winds down, many college students may be thinking about transferring to another school. That may have been their plan all along if they started at a community college. Students should follow these tips for making sure their transfer goes smoothly.

At their current school, a student should:

- Talk with their advisor, family and friends, explaining why they're thinking about transferring. They may be able to offer advice. Most advisors have probably helped another student with transferring and can therefore give you advice on how the process works.
- Talk with the registrar's office at their current school to see what its transfer policy is.
- Make sure they don't have any outstanding charges. If they owe their current school money, it probably won't release the student's transcript.
- See if their current school has an articulation agreement with another school that spells out what will transfer and how the process works.

At the schools they're considering, a student should:

- Contact the admissions office to find out about application deadlines for transfer students. They are often different from the deadlines for first-time entering students.
- Find out those schools' transfer policies to make sure the student's credits will transfer. If they're going from a private for-profit trade school, they may have more difficulty transferring credits.
- Contact the financial aid office to ask about student aid in general and transfer scholarships in particular.

Each college should have a contact person who can answer questions about transferring. Students transferring from a public Kentucky two-year college to a public Kentucky university can find help at www.knowhow2transfer.org/.



Scholarship Spotlight

**Kentucky Nursery and Landscape Association:
Charles E. Wilson Scholarship**

Eligibility: Must be a legal resident of Kentucky and be enrolled in a recognized horticulture or related program at any college, university or community college in Kentucky. Application available online.

Award: \$500

Number: 1

Deadline: May 31

Contact: Michael Mueller, Kentucky Nursery and Landscape Association, P.O. Box 5006, Frankfort, KY 40602; 502.330.8300; info@knla.org; www.knla.org

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.

Need more funds for your student's college costs?

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- Low, fixed interest rates
- No application, origination, late or insufficient fund fees
- Borrow up to 100% of college expenses
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Loans for student borrowers

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Or call 800-988-6333
to request an application.



APRs and quoted savings are representative samples for educational purposes only and may not reflect current or actual loan rate offers or available percentage rates. Your actual APR will depend upon your credit transaction and credit history and will be determined once a credit decision is made.