



## Extra funds means higher CAP Grant maximums

Kentucky students who need financial aid to pay for college or technical training will have more help this fall, according to KHEAA and the Kentucky Council on Postsecondary Education.

Through a combination of more state funding, supported by Gov. Andy Beshear and the Kentucky General Assembly, and a changing applicant population, KHEAA is increasing the maximum awards for College Access Program (CAP) grants, which provide need-based assistance to undergraduate students.

“Education is one of my administration’s top priorities, and it is critical that we continue to make investments in the educational future of our citizens whenever we can,” said Gov. Beshear. “With the service and commitment from agencies such as KHEAA and CPE, our citizens can achieve their educational goals while helping make Kentucky more competitive in today’s global economy. Together, we will expand opportunities to change lives and create the commonwealth all our kids deserve.”

For 2021–22, CAP grants will offer students up to \$2,900 at eligible four-year institutions and up to \$2,200 at the state’s eligible two-year colleges. With the increases in CAP and the Federal Pell Grant to \$6,495 for 2022, many students could have all their college expenses paid.

“By allowing all Kentucky Lottery funds to support KHEAA’s grants and scholarships, Gov. Beshear and members of the General Assembly have enabled KHEAA to assist high-need Kentucky students and families going to college and reduce the amount they need to borrow,” said KHEAA’s Executive Director Gene Hutchins. “We are optimistic that with the support of the Governor and Legislature and the continued growth of the lottery, coupled with the interest in expanding the Pell Grant, we can achieve our goal of covering tuition and fees at all our public institutions for our most financially disadvantaged in the near future.”

*(Continued on page 2)*

### IN THIS ISSUE

- 2 Scholarship essay contest
- 3 Social media schedule  
Webinar schedule
- 4 KY Saves 529 honors teen  
Attorney student loans
- 5 Effort to increase teacher  
diversity  
FAFSA Completion Challenge
- 6 Wage gap for women  
High school planners
- 7 Scholarship Spotlight  
National test dates



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

## KHEAA scholarship essay contest deadline is May 31

The deadline for a student attending a KEES-eligible high school to submit an entry in KHEAA's scholarship essay contest is May 31.

Students must be sophomores this school year.

The winner will receive a \$500 college scholarship and a photo shoot at their high school. The photos will be used in KHEAA publications and on KHEAA websites.

To be considered for the scholarship, students must submit an essay addressing one of these subjects:

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

The essay must be no more than 200 words in length and cannot mention the student's name, school, county or community. The essay should not identify the student by race, gender, religion or other manner. Essays in excess of 200 words or ones that include identifying information will be disqualified.

The essay topic must be clearly indicated 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 high school junior during the 2021–2022 school year. For contest details, visit [kheaa.com/website/contest/intro](https://kheaa.com/website/contest/intro).

Students from high schools that have been featured in the past five years — Bullitt East, Warren East, Paducah St. Mary, Logan County and Daviess County — are not eligible to enter this year's contest.



*Tyler Wheatley, 2020 KHEAA scholarship winner*

## Extra funds

*(Continued from page 1)*

There is still a lot to be done, but KHEAA and CPE are working together to help Kentucky students afford higher education.

"Affordability is central to the mission of higher education, and we cannot allow income disparities to eclipse the talent and potential of our students," said CPE President Aaron Thompson. "These increases in need-based grants will help us provide greater access, equity and value at a time when Kentucky needs to mobilize our full intellectual capacity toward recovery. I want to thank Gov. Beshear and the General Assembly for recognizing these needs and for opening the door for so many bright and deserving students."

# KHEAA continues hosting social media outreach

KHEAA Outreach will continue to provide live help in April via Facebook, Twitter and Instagram. The schedule is:

- **April 20:** Game Time: College Jeopardy, **Facebook**
- **April 21:** Game Time: The Price is Right!, **Twitter**
- **April 22:** Game Time: Finish the Phrase, **Instagram**
- **April 27:** Wrapping Up Financial Aid: Award Letters and Decisions, **Facebook**
- **April 28:** Wrapping Up Financial Aid: Verification 101, **Twitter**
- **April 29:** Wrapping Up Financial Aid: It's Not Too Late, **Instagram**
- **May 4:** Still Deciding? May the Fourth Be With You, **Facebook**
- **May 5:** Still Deciding? Things to Consider When Deciding, **Twitter**
- **May 6:** Still Deciding? Action Items in Finalizing College Decisions, **Instagram**
- **May 11:** Already Decided? Orientation and Registration, **Facebook**
- **May 12:** Already Decided? Residence Life and Transition Experiences, **Twitter**
- **May 13:** Already Decided? Preparing for Your Future, **Instagram**
- **May 18:** Work Ready Kentucky Scholarship: The Ins and Outs, **Facebook**
- **May 19:** Work Ready Kentucky Scholarship: FAQ about Applying, **Twitter**
- **May 20:** Work Ready Kentucky Scholarship: The Basics, **Instagram**
- **May 25:** Setting Up For Success: FAFSA Frenzy, **Facebook**



- **May 26:** Setting Up For Success: Using Your KEES Money, **Twitter**
- **May 27:** Setting Up For Success: Senior Exit Checklist, **Instagram**

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

The links are:

[www.facebook.com/KHEAA/](https://www.facebook.com/KHEAA/)

[www.twitter.com/KHEAA](https://www.twitter.com/KHEAA)

[www.instagram.com/kheaaoutreach/?hl=en](https://www.instagram.com/kheaaoutreach/?hl=en)

## Final spring financial aid webinar to be held May 6

The final spring KHEAA Outreach financial aid webinar about financial aid will be:

- **Surviving College: A Guide to Persisting to Graduation**, Thursday, May 6, 7 p.m. Eastern.

To register, visit <https://kygoestocollege.com/>. That page also has links to videos of previous webinars.



## KY Saves 529 honors teen for his generosity

Teo Jordan says he just wanted to help when he heard a cashier tell a man he didn't have enough money to cover his grocery bill. Teo, an 18-year-old Holmes High School senior, was working as a bagger at Kroger in Covington when he reached into his own pocket and gave the cashier all the money he had — \$35 — to cover the man's bill.



**Teo Jordan**

Teo's act of kindness did not go unnoticed. Many heard the story last fall and wanted to make sure Teo was rewarded for his good deed. That included representatives from KHEAA, who were at Holmes on Tuesday, March 30, to present Teo with a \$1,000 KY Saves 529 account to help with college expenses.

"KHEAA and KY Saves 529 are pleased to recognize an outstanding young man, Teo Jordan, for the kindness and thoughtfulness he displayed when helping one of his fellow Covington residents," said David Lawhorn, KY Saves 529 program manager. "We hope the \$1,000 KY Saves 529 account will help Teo and his family pay some of his future college expenses."

KY Saves 529 is the state's official education savings program. Administered by KHEAA, KY Saves 529 offers investment options that help families meet future education costs, including K–12 tuition. Account earnings are exempt from Kentucky taxes, and any withdrawal used for qualified education expenses are free from federal income taxes as well.

KHEAA had wanted to present this award to Teo since October when it learned of his act of kindness. The presentation was delayed until March because of the pandemic.

## Program helps attorneys pay off their student loans

Public prosecutors and public defenders in Kentucky may qualify for student loan forgiveness through the John R. Justice Grant program, administered by KHEAA.

"Our public prosecutors and public defenders provide vital services in Kentucky's criminal justice system, protecting both the public and the defendant," Gov. Andy Beshear said. "The John R. Justice Grant program is a way we can thank them for all they do. Without them, many victims and defendants in our state courts would not receive adequate legal representation."

Applications must be postmarked or received by May 7. The estimated award is \$800 per year. Awards are paid directly to the lender.

Eligible attorneys include prosecutors and public defenders who are full-time employees of the Commonwealth or a local government. Attorneys who supervise, educate or train prosecutors and defenders are also eligible.

Funding is available for loan forgiveness for 48 attorneys for the 2021–2022 fiscal year. Three prosecutors and three public defenders will be chosen from each of the seven state Supreme Court districts, and three prosecutors and three public defenders with statewide responsibilities also will be chosen. Recipients are selected based on their loan-to-income ratio and total student loan debt.

Applicants must sign three-year service agreements and have annual salaries of less than \$55,000. Prior-year recipients must reapply but do not have to sign another service agreement if selected.

For complete information or to apply, visit [kheaa.com](https://kheaa.com) and click on the John R. Justice Loan Repayment link in the left column.



## Effort seeks to increase diversity among teachers

The state has relaunched the Kentucky Academy for Equity in Teaching (KAET), an effort to recruit and retain a more diverse workforce of teachers.

“This initiative will help us to recruit, develop and retain a highly effective, diverse and culturally competent workforce of teachers and school leaders,” Gov. Andy Beshear said. “This is an urgent goal for the success of every Kentucky student, school, district and community, and I am committing state funding for this effort.”

The initiative aims to provide grants, mentoring, coaching and training, as well as support for recruitment while working to expand pathways to educator certification.

More than 60 percent of Kentucky’s students last school year were economically disadvantaged. According to the state, during the 2019–20 school year, about 25 percent of students identified as a race other than white, while only about 5 percent of teachers identified as non-white.

Retaining non-white teachers has made it harder to maintain a diverse workforce. Over the past 25 years, minority teachers were more likely to quit teaching than non-minority teachers. This was especially true for male minority teachers.

KDE will have more information on [KAET](#) as the initiative moves forward.

## Schools, students can win with FAFSA Challenge

Eight Kentucky high schools and four 2021 Kentucky high school graduates will win \$500 from KHEAA this summer for participating in the FAFSA Completion Challenge.

The challenge is open to all public and private high schools in the state and to 2021 high school graduates who have filed the FAFSA.

Schools will be divided into four groups: small public, medium public, large public, and private. One school in each group will win \$500 for having the overall highest percentage of FAFSA completions. In addition, one school in each group will win for having the highest percentage increase in FAFSA completion from May 3 through July 30.

High schools that want to participate must register at [kygoestocollege.com](https://kygoestocollege.com) no later than May 14.

Four graduates who register at [kygoestocollege.com](https://kygoestocollege.com) will receive \$500 scholarships in a random drawing. The deadline for graduates to register is midnight Eastern time on July 30. The scholarships are one-time only awards.

The awards have been made possible by a grant from the National College Attainment Network (NCAN).

NCAN helps students achieve greater success in accessing and completing education after high school. The Kresge Foundation partnered with NCAN to provide funding for the grant.

KHEAA will also use the funding for webinars for students, families, school counselors and college access professionals. Webinars for students and families will be held weekly beginning with the week of May 3 and continuing through the week of Aug. 9. The webinars for counselors and college access professionals will be held twice a month from May through August.

## Research shows wage gap for women in Kentucky

New research from the Kentucky Council on Postsecondary Education shows that, even with advanced college degrees, women in Kentucky earn much less than men.

The analysis shows that women with an associate's or bachelor's degree earn only 73 cents for every dollar earned by men with the same education. Women with a master's degree earn 77 cents on the male's dollar.

The income gap for women in Kentucky exceeds the national average at every level of education. According to the Census Bureau, women nationally made 82 cents on the dollar in 2019.

For men and women with only a high school diploma, the gap in median lifetime earnings is about \$500,000 in Kentucky. That grows to about \$1.4 million for men and women with terminal degrees. A terminal degree can be the highest available in a field or one that qualifies a person for a job even if a higher degree is available in that field.

The research found that women benefit from higher education. Women with only a high school diploma earn a median \$1.2 million over a lifetime compared to \$2.1 million for women with a bachelor's degree and \$2.7 million for women with a terminal degree.

The data show that gender differences in earnings fluctuate more among workers with advanced degrees. For instance, women ages 25–29 with terminal degrees earn \$1.41 for every dollar earned by men with similar credentials.

“The advantage for women in this category is still relatively new and modest,” CPE researcher Matthew Vetter said. “Men with terminal degrees still earn more than women in every other age group, so it’s unclear if this subset of women will maintain higher earnings over their lifetime.”

The brief can be accessed at <http://cpe.ky.gov/data/reports/earningsbrief-2.pdf>.



## High school planners

### Seniors

#### April

- ☐ Follow up on your financial aid package.
- ☐ The schools may award 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.

# CPE approves five new programs for universities

At its April 16 meeting, the Kentucky Council on Postsecondary Education approved five new programs at three universities:

- Eastern Kentucky University: a bachelor’s degree in global hospitality and tourism and a master’s degree in instructional design and learning technology.
- University of Kentucky: master’s degrees in marketing and in strategic human resource management and analytics.
- Western Kentucky University: a master’s degree in instructional leadership, school principal.

The five new programs are scheduled to be implemented in the upcoming fall semester.



## Scholarship Spotlight

### 4-H Equine Club

#### Race for Education “Leg Up” Award

**Eligibility:** Must be a Kentucky 4-H equine club member and be a graduating Kentucky high school senior. Individual clubs may have additional criteria.

**Award:** \$250 – \$500

**Deadline:** May 1

**Number:** Varies

**Application:** <http://raceforeducation.org/programs/scholarships>

### ACT National Test Dates

Test Date	Registration Deadline	Scores Available
<b>June 12, 2021</b>	<b>May 7, 2021</b>	<b>TBD</b>

### SAT National Test Dates

<b>June 5, 2021</b>	<b>May 6, 2021</b>	<b>July 14, 2021</b>
---------------------	--------------------	----------------------





*Does your child need more money for college?*

**We can help.**

---

*AdvantageEducationLoan.com*