



Get your FSA ID before Oct. 1 to file the FAFSA

Students who haven't filled out the Free Application for Federal Student Aid (FAFSA) before should visit fsaid.ed.gov to set up an FSA ID. The FAFSA is used to apply for state and federal student aid.

The FSA ID is the username and password students use to log in to and electronically sign their FAFSAs.

It also confirms their identities when they access their financial aid information and sign Federal Student Aid documents at other U.S. Department of Education (ED) websites.

Parents of dependent students must set up a separate user ID and password because the ED bases dependent students' eligibility for financial aid on their parents' income. The ED considers nearly all students under 24 to be dependent.

Both the student and one parent have to have an active email account before applying for the FSA ID.

After receiving a user ID and password, students and parents need go to fafsa.gov to fill out the 2019–2020 FAFSA as soon as possible starting Oct 1. They will need income information from the 2017 tax year.



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



Federal government offers student loan forgiveness for teachers, nurses

The federal government may forgive all or part of teachers' and nurses' federal student loans if they meet certain requirements. The forgiveness options include:

- **Teacher loan forgiveness.** To qualify, you must teach at least five full years in a low-income school in an eligible district. Depending on your field, you may have up to \$17,500 in student loans forgiven. For complete details, visit www.ed.gov.
- **Nursing loan forgiveness.** You must be at least a registered nurse and agree to work full time for at least two years in a critical shortage facility. If you fulfill your agreement, 60 percent of your loan balance will be forgiven. Another 25 percent will be forgiven if you work a third year. Nurses teaching at an accredited school of nursing may also qualify. For complete details, visit <https://bhw.hrsa.gov>.

One thing to remember is that the Internal Revenue Service counts the amount forgiven as income. You should talk with a tax professional to understand the impact it may have on your taxes.

Check net price calculators to get idea of college costs

Kentucky high school students headed for college can get an idea of how much it costs to attend a college using the school's net price calculator.

The U.S. Department of Education requires colleges to have a calculator on their websites.

The calculator will require information about a student's academic standing and about parents' finances. It is important to remember that the result is an estimate that may be off by thousands of dollars.



Be sure to look at the net price, not the net cost. The net price is the amount a family can expect to pay toward a student's college education, including any loans. The net cost takes into account student loans, which must be repaid, so it will look lower than the net price.

Students and parents can get free estimates for up to six colleges across the country using the "Getting the Facts" program on www.kheaa.com. To get a free estimate, a student must sign in and set up an account. Students and parents should talk with the financial aid office at each college to get more accurate information.

Adults seeking Work Ready funding should apply using [kheaa.com](http://www.kheaa.com)

Adults wanting to take advantage of the expanded Kentucky Work Ready Scholarship need to apply through www.kheaa.com.

The scholarship was created to increase the number of Kentuckians working in high-demand fields. It can be used to pay for programs in advanced manufacturing, business and IT, construction trades, health care, and transportation and logistics.

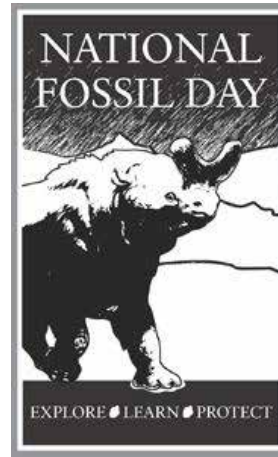
Under an executive order from Gov. Matt Bevin, the scholarship can now be used for programs leading to an associate of applied science degree.

Adults must be U.S. citizens and Kentucky residents and must have a high school diploma or GED. They cannot be currently enrolled in college or already have an associate's degree.

To apply, go to www.kheaa.com. Under the "Paying for College" tab, pick "KHEAA-Administered Programs," then choose Work Ready Kentucky Scholarship. The site provides a link to the application and a list of eligible programs. Applicants must also submit the FAFSA, used to apply for federal student aid.

The executive order also lets high school students take dual credit courses in career and technical education. High school students can apply through their high schools.

Students can enter Fossil Day photo and art contest



Students can enter the National Fossil Day Art and Photography Contest presented by the National Park Service with the theme of "The Age of Reptiles — More Than Just Dinosaurs."

The artwork can be in the form of a sketch, painting, watercolor, photograph (black/white or color), or computer-generated image. All artwork must be two dimensional and flat. Students should include a sentence or two on the submission form describing their choice and why it is their favorite.

The artwork will be judged by a panel on originality, creativity, quality and, most importantly, relevance to the topic. Submissions will be divided into four age groups:

- 8 or younger
- 9 to 13
- 14 to 18
- 19 or older

The deadline to submit entries is 5 p.m. Eastern time on Oct. 5.

More details about National Fossil Day can be found at <https://www.nps.gov/subjects/fossilday/index.htm>.



CPE approves higher GPA requirements for public universities

Kentucky high school students would have to meet higher GPA requirements for admission to the state's public universities under a change approved by the Council on Postsecondary Education in June.

The change requires graduates of public and certified non-public high schools to have at least a 2.5 GPA on a 4.0 scale to meet minimum admissions requirements.

Students with a GPA between 2.0 to 2.49 could still be admitted to a public four-year university if they sign a learning contract with the campus setting out the advising, mentoring, tutoring and support services expectations for both the student and the campus.

The amendment also requires students needing remediation in core content areas to take what are called corequisite courses. Those are credit-bearing courses that include support such as more hours of instruction, tutoring, mentoring or advising.

The change must be adopted by the Administrative Regulation Review Subcommittee and the Interim Joint Committee on Education before it becomes official. If adopted, it would take effect in 2019–20.

Applications for 2019 U.S. Senate Youth Program available

2019 United States Senate Youth Program materials are ready for distribution by the Kentucky Department of Education.

High school juniors and seniors are eligible if they have not previously been a delegate to the program and are serving in a school-wide, district, regional or state elected capacity in a student government, civic or educational organization. Students should have above average grades and an interest in government. They should also be articulate, as they will be participating in discussion groups with national leaders in Washington.

The program offers two student leaders from each state a \$10,000 college scholarship and an all-expenses-paid trip to Washington, D.C., to see the U.S. Senate in action. It is funded by the William Randolph Hearst Foundation.

Counselors who have students interested in the program should request an application and a timed test from KDE. Schools can make copies of the test, but students should not see it before they take it. Students, teachers and the school official who administers the test should not discuss answers.

Please contact donna.melton@education.ky.gov for an application.

Applications and tests must be postmarked by Oct. 15 and mailed to:

Donna Melton
Kentucky Department of Education
300 Sower Blvd., 5 CSE 6
Frankfort, KY 40601



Kentuckians win at FCCLA conference

McCracken County High School received the High School National Student Body Award at the 2018 Family, Career and Community Leaders of America national conference in Atlanta.

The award goes to chapters that complete projects that involve the entire student body at their school. McCracken County won with its project titled “Tooth Fairy on Tour.”

The chapter received a \$1,000 cash award and recognition in *Teen Times* Magazine. America’s Tooth Fairy Association also presented the chapter with a \$1,000 check.

Shannon Roberts of Mason County High and Lauren Williams of McCracken County High were honored as master advisers. Laura Spiegelhalter of duPont Manual High in Louisville received the Spirit of Advising Award.

Competing with more than 4,500 students in Atlanta, Kentucky’s 90 participating students won 48 gold, 34 silver and 12 bronze awards. A [list of individual student winners](#) is available online.

Kentucky students win at technology conference

Six students from Southern Middle School in Fayette County brought home awards from the 2018 Technology Student Association’s national conference in Atlanta.

Druv Upreti and Pragya Upreti placed fifth in middle school electrical applications, while Shaylin Lewis took eighth in the essays on technology event.

Tenth-place awards went to Troy Nolan in CAD foundations and to Hope Meyers and Philip Lamartiniere in structural engineering.

More than 8,000 students took part in nearly 70 competitions.

Todd Campbell of Rowan County High School and Staci Davis of Southern Middle were named Kentucky chapter advisers of the year at their respective levels.

Chapter Excellence Awards went to Grant County High School, Raceland-Worthington High School and Southern Middle School.

Kentucky received an award for having the highest membership growth during the 2017–18 school year.

State Advisor Mark Harrell was honored with the TSA Distinguished Service Award for his work in increasing the number of Kentucky TSA members from 1,000 to 3,000 in two years.

State board discusses new graduation requirements

High school students would have to demonstrate basic skills in reading and math and achieve academic or career readiness to graduate, among other requirements, under a proposal being considered by the Kentucky Board of Education. If approved in October, the new requirements will take effect with the freshmen entering high school in the fall of 2019.

Under the proposal, students would need to complete at least 22 credits to graduate:

- English I and II, plus two more English/language arts credits aligned with the student's Individual Learning Plan (ILP)
- Algebra I, geometry and two more math credits aligned with the ILP
- 3 credits social studies (at least one aligned with the ILP)
- 3 credits science (at least one aligned with the ILP)
- 1 credit visual and performing arts
- ½ credit physical education
- ½ credit health
- 6 additional credits aligned with the ILP

Students also would have to demonstrate proficiency in reading and mathematics on a 10th-grade test. If they fail, they can take the test twice as juniors and twice as seniors. Students who still do not pass can show proficiency through a portfolio.

Students would be required to pass a civics exam, receive instruction in financial literacy and show competency in essential skills and technology, as well as showing academic or career readiness as defined by the state.

A written overview of the proposed changes and a comparison of the old and proposed requirements is available [online](#).



Campaign will familiarize students with careers

The Kentucky Department of Education has begun a campaign to increase awareness about careers, especially technical careers. The What Will You Be, Kentucky? campaign is collecting stories from Kentuckians about how they chose their career and what route they took to get hired.

The campaign will share the stories on a website, through social media and other digital outlets. While the campaign will spotlight careers in five high-demand workforce sectors — advanced manufacturing, business/IT, construction trades, health care, and transportation/logistics — stories from all career paths will be accepted.

Whether your story is about how you achieved your career goals or you are an employer wanting to share your need for skilled workers, please email your stories to whatwillyoubeky@education.ky.gov.



Scholarship Spotlight

St. James Court Art Show Scholarship

Eligibility: Must be a Kentucky high school graduating senior for the portfolio competition or be a graduating senior attending a high school in the Louisville area (Bullitt, Jefferson, Oldham, Shelby or Spencer County, Kentucky, or Clark or Floyd County, Indiana) and be recommended by a visual arts instructor.

Number: 5

Award: Varies, up to \$15,000

Deadline: Sept. 19

Contact: Karen Clayton, Assistant Director, St. James Court Art Show, 502.635.1842, kclayton@stjamescourtartshow.com

Kentucky Concrete Association: William T. Robertson Essay Award Scholarship

Eligibility: Must be a graduating high school senior and submit an entry form and essay of no more than 600 words. The essay must be typed, double-spaced, and have 1.5-inch margins.

Award: \$2,000

Deadline: Oct. 31

Contact: Counselor or Josh Huddy, Director of Education and Marketing, josh@kyconcrete.org, 502.682.1903, www.kyconcrete.org

Early Childhood Development Scholarship

Eligibility: Must be a Kentucky resident; be a U.S. citizen, national or permanent resident; be employed at least 20 hours a week in an eligible early childhood facility; pursue an approved early childhood program; and not be enrolled in more than 9 credit hours per academic term. An individual who has access to professional development funds from other education programs (such as Head Start) is not eligible. Recipient cannot have any unpaid financial obligation to KHEAA or any other Title IV program and must agree to a service commitment.

Number: Varies; dependent on available funding

Award: Up to \$1,800 each fiscal year, July 1–June 30

Deadline: ; Nov. 15 for spring semester

Contact: KHEAA

Application: FAFSA and the Early Childhood Development Scholarship application. The application available at www.kheaa.com



Student Poll:

What career cluster are you interested in pursuing?

We want to hear from you! We will feature the results in September's newsletter. Click the button or scan QR with phone.

Take the poll!



What excites you the most about the upcoming school year?



63%
Seeing friends again



13%
Joining extracurriculars



July Poll Results

High school planners

Freshmen

- ☐ Develop good study habits.
- ☐ Familiarize yourself with your ILP if your school offers it.
- ☐ Make good grades.
- ☐ Make sure you understand how the KEES program works.
- ☐ Set up an account on www.kheaa.com.

Sophomores

- ☐ Talk with your counselor about AP, other advanced classes and dual credit courses.
- ☐ Check your ILP to make sure you're on track.
- ☐ Make sure your KEES account information is correct: name, address, Social Security number, date of birth, GPA.
- ☐ Make a list of colleges that interest you.
- ☐ Consider taking the PSAT as a prep for your junior year, when it counts.

Juniors

- ☐ Talk with your school counselor about your options and plans.
- ☐ Develop a list of colleges you're interested in. Check out *Getting In*, a KHEAA publication that lists Kentucky colleges and universities.
- ☐ Ask for a preview of your academic record and profile. Talk with your counselor on how you can get accepted to the school of your choice.
- ☐ Begin planning college visits. Try to time your visit so you can see classes going on.

Seniors

- ☐ Ask colleges you're interested in to send you admissions information.
- ☐ If you're applying for Early Decision, start filling out the forms to meet the deadline.
- ☐ If you haven't taken the ACT/SAT or if you think you can do better, take it again.
- ☐ Get with your counselor to find out about the financial aid sources available to you. Use KHEAA's *Affording Higher Education*.

ACT National Test Dates

Test Date	Registration Deadline	ACT Scores Available
October 27, 2018	September 28, 2018	November 6, 2018
December 8, 2018	November 2, 2018	December 18, 2018
February 9, 2019	January 11, 2019	February 19, 2019
April 13, 2019	March 8, 2019	April 23, 2019
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
October 6, 2018	September 7, 2018	October 19, 2018
November 3, 2018	October 5, 2018	November 16, 2018
December 1, 2018	November 2, 2018	December 14, 2018
March 9, 2019	February 8, 2019	March 22, 2019
May 4, 2019	April 5, 2019	May 17, 2019
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.



For details or to apply, go to
AdvantageEducationLoan.com.