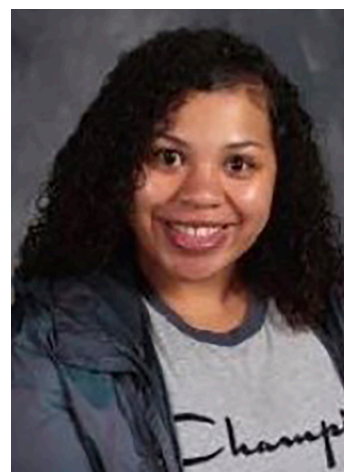




Valley High senior will vlog for KHEAA this year

Shelby Newman, a senior at Valley High School in Louisville, will vlog about the financial aid and college admissions processes for KHEAA this year.

"I'm excited to be able to support and educate seniors going through this stressful process," Newman said. "I look forward to creating a community of people through content to just figure out the next chapter of our lives together."



Newman is a member of FBLA, Upward Bound and the Health and Science Academy, where she is in the biomedical and phlebotomy pathway.

She said she wants to be the first member of her family to earn a bachelor's degree. Newman plans to major in education at a Kentucky college.

Her hobbies include making YouTube videos that focus on beauty and lifestyle.

"I want my hobbies to be part of my career," she said. "My ultimate goal is to use my gifts to help other people find their own."

Last year's senior vlogger, Cortney Bolt, will vlog about adjusting to life as a college freshman. Bolt, a graduate of North Bullitt High School, is majoring in interior design at the University of Louisville.

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

KHEAA helps students earn free college credit

Kentucky students can earn free college credit by taking advantage of KHEAA's Dual Credit Scholarship and Work Ready Kentucky Dual Credit Scholarship (WKDC) programs for high school students.

The Dual Credit Scholarship can be used for both general education and career and technical education (CTE) dual credit courses. The WKDC can only be used for dual credit courses that are part of a CTE pathway approved by the Kentucky Department of Education.

High school juniors and seniors can take a total of two free courses through the Dual Credit Scholarship. Students in grades 9–12 can receive scholarships for two courses per year, or eight total, with the WKDC.

In addition to the free courses, the scholarship programs limit the amount colleges can charge for all of the dual credit they offer. Students will pay much less for additional dual credit courses they take at their own expense. The most a college can charge for dual credit during the 2019–2020 year is \$58 per credit hour.

More information about both programs and how to apply can be found in the “KHEAA Administered Programs” section under the “Paying for College” tab at www.kheaa.com.



Good admissions essay may mean more aid for college

Some colleges, especially private schools, require an essay as part of the admissions process. That essay may also help when it comes to paying for college.

Generally, the more exclusive the college, the more important the essay may be in admissions and financial aid decisions.

Essays let schools learn more about students by giving them a chance to set themselves apart.

Students should put time and effort into an admissions essay. Schools that require a written essay want students who can express themselves clearly, using proper spelling, grammar and punctuation. It may take several drafts to get it right, but the essay needs to be well written and free of errors. Students should have a teacher, school counselor or parent review the essay before submitting it to the college.

Some schools let students submit nontraditional essays such as poems, song lyrics or videos. That lets students show their creativity.

Not all private student loans are created equal

Students and families who need additional funds to help pay for college expenses should do some comparison shopping to find the best deal they can. That's because not all private student loans are created equal.

Students from Kentucky or attending college in Kentucky can take advantage of the state's only private loan from a nonprofit lender, the Kentucky Higher Education Student Loan Corporation. KHESLC is a public agency, which means it can offer lower interest rates because it doesn't have to pay dividends to shareholders.

KHESLC's Advantage Education Loan has annual percentage rates lower than those charged by nationally known lenders, according to recent comparisons.

Lower rates mean savings over the life of your loan. On a \$10,000 loan, you could save up to \$1,151 at the lowest rate and up to \$3,983 at the highest interest rate over other lenders over a 10-year repayment period.

Another great benefit of the Advantage Loans is there are no fees — unlike federal loans. For instance, if a student or parent borrowed a \$10,000 Advantage Loan, they would receive the full amount. If they borrowed \$10,000 from the Federal PLUS Loan, they would receive \$9,576.40 but would still be required to pay back the entire \$10,000.

Ready to check us out? Go to www.AdvantageEducationLoan.com for more information or to apply.



Outreach Spotlight

Name: John Bergman

Region: Southwestern Kentucky (Butler, Christian, Logan, Muhlenberg, Simpson, Todd, Warren)

Where did you go to college? Thomas More College, Western Kentucky University

How many years have you been an outreach counselor? 4.5

What are your favorite hobbies? Tennis, hiking, volleyball, Netflix and kayaking

What is something on the top of your bucket list? See all 50 states

What are you currently binge watching? *Umbrella Academy*

Who is your favorite sports stars? Roger Federer and Serena Williams

What is your favorite movie? *10 Things I Hate About You*

Who is your favorite music artist? Ariana Grande

What is your favorite part of your job? Helping students with college decisions.

What advice would you give a high school student currently thinking about college? You are the maker to your own life. If you want to achieve your dreams, you got to work and believe in it. Don't let anyone ever underestimate you.



Applications for Senate Youth Program available

2020 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

Outreach Spotlight

Name: Emily Bowman

Region: Southeastern Kentucky (Bell, Clay, Harlan, Knox, Leslie, Letcher, McCreary, Perry, Whitley)

Where did you go to college? Eastern Kentucky University

How long have you been an outreach counselor? 2 months

What are your favorite hobbies? Reading is my favorite hobby but I've also been dabbling in painting and sewing. Like most people, I love Netflix.

What is something on the top of your bucket list? One of the biggest things on my bucket list is going to Alaska.

What are you currently binge watching? A lot of stand up specials. Adam Devine, John Mulaney, and Ali Wong are some of my favorites. I have also been watching Queen of the South and Stranger Things.

What is your favorite movie? *My Big Fat Greek Wedding*. I drop everything I'm doing if it comes on.

Who is your favorite music artist? I really love Whitney Houston, Mariah Carey, Dolly Parton, Panic! at the Disco and the Dixie Chicks. It's an odd mix.

What is your favorite part of your job? The road to college can seem daunting and impossible, with so many tasks to complete, and I take helping students and families break that down very seriously.

What advice would you give a high school student thinking about college? If you are thinking about it, you should give it a try. You can start small to figure out what you want to do. With the benefits that come from education beyond high school, it's worth trying.





Scholarship Spotlight

Horatio Alger Kentucky Scholarship

Eligibility: Must be enrolled full time as a high school senior in Kentucky, plan to enter a college in the U.S. no later than the fall following graduation, demonstrate a strong commitment to pursuing and completing a bachelor's degree at an accredited non-profit public or private institution in the United States, demonstrate financial need, be involved in cocurricular and community service activities, demonstrate integrity and perseverance in overcoming adversity, maintain at least a 2.0 GPA and be a U.S. citizen and resident of Kentucky.

Award: \$10,000

Number: 1

Deadline: October 25

Contact: Counselor or <https://scholars.horatioalger.org/about-our-scholarship-programs/>

KDE seeking students for commissioner's council

The Kentucky Department of Education is seeking students in grades 10–12 for the Commissioner's Student Council. The council is a year-long program that lets public high school students provide input on education issues in Kentucky and work with KDE staff to develop ideas to improve education.

Students may visit <http://bit.ly/KDECSC> to access the application and FAQs for the council. Please have students and parents read the FAQs prior to completing the application.

Applications must be received by Sept. 15. The FAQs will give instructions on how to complete the application for submission by mail or email.

For more information, contact Donna Pace Melton at donna.melton@education.ky.gov or (502) 564-2000, ext. 4616.

Be wary of student loan repayment companies

If you're paying back federal student loans, be wary of sales pitches from companies that offer to help lower your payments.

Some charge high fees to fill out forms you can do for free. Many charge monthly fees for monitoring your loans. Again, you can do that for free.

The best place to start is the servicer that the U.S. Department of Education has assigned your loan to. Your servicer can explain your options and help with the forms you need. If you need help finding your servicer, visit https://nslds.ed.gov/nslds/nslds_SA/ to retrieve your loan information.

You can also go directly to www.ed.gov and click on "Student loans." You'll find detailed information about all of your options.

Poll: health care, education, jobs, top priorities for voters

Education, jobs and health care remain top priorities for Kentucky voters, according to poll results released by the Prichard Committee for Academic Excellence.

The Mason-Dixon Poll, conducted June 14-26, asked Kentuckians to name one issue elected officials most need to address. The results were:

- Health care, 32 percent
- Jobs and the economy, 24 percent
- K–12 public education, 20 percent
- Infrastructure, 12 percent
- Public safety, 6 percent

The poll showed that voters strongly recognize the need for continuing education after high school. More than 70 percent said they believe some postsecondary education is necessary for a good-paying job.

Eighty percent said quality of education had declined or stayed about the same over the past few years.

Questions revealed voter opinions about student preparation and teacher salaries.

Asked how prepared they think high school graduates are for jobs or postsecondary education, voters said:

- 6 percent said very prepared
- 52 percent said somewhat prepared
- 24 percent said somewhat unprepared
- 16 percent said very unprepared
- 2 percent were not sure

Fifty-eight percent said teacher salaries are too low, while 34 percent think they are about right.

The Prichard Committee for Academic Excellence is an independent, nonpartisan, citizen-led organization working to improve Kentucky education at all levels.

Complete results can be found [here](#).



State Poetry Out Loud registration continues

The deadline to register for Kentucky's 2020 Poetry Out Loud is Sept. 17.

Any Kentucky high school, public or private, may apply. Home-schooled students may compete through a participating local high school or a home school regional competition hosted by a local library or community center.

Schools are invited to participate in classroom and school-wide contests, with winners advancing to state competition in Frankfort on March 3. State champions advance to the national finals in Washington, D.C., April 27–29.

Students in grades 9–12 are eligible. Eighth-graders taking high school classes may also compete. All competitors at the state and national finals must be U.S. citizens or permanent residents. A school must organize a school-wide poetry competition and select a school champion by February 7.

Poetry Out Loud is a partnership of the Kentucky Arts Council, the National Endowment for the Arts and the Poetry Foundation.

For more information, contact state arts education director Samuel Lockridge of the Kentucky Arts Council at samuel.lockridge@ky.gov or 502-564-2787.

For more information and a complete list of rules, visit the Kentucky Arts Council [website](#).

High school planners

Freshmen

- ☐ Develop good study habits.
- ☐ If you attend a public Kentucky high school, familiarize yourself with your ILP.
- ☐ 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.
- ☐ If you attend a public Kentucky high school, 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*.

School rating system to begin in September

Kentucky's new five-star school rating system will go live in September after the 2018–2019 K-PREP test scores are released.

Using data from the 2018–2019 school year, the system will provide a rating for each school, district and the state ranging from one star to five stars, with five the highest. The rating, along with other data, will be available on the Kentucky School Report Card.

Elementary and middle schools will receive ratings based on student tests in reading, math, science, social studies and writing, as well as on student growth in reading and mathematics. High schools will be rated based on student tests in reading, math, science and writing; academic or career readiness; and graduation rate.

All schools will be rated on English proficiency for English learners on an exam that includes speaking, listening, reading and writing in English.

The five-star system will focus attention on closing achievement gaps. A school or district that would have been a five- or four-star will be reduced by one star if it has significant achievement gaps between the performances of groups of students.

ACT National Test Dates

Test Date	Registration Deadline	Scores Available
October 26, 2019	September 20, 2019	November 12, 2019
December 14, 2019	November 8, 2019	December 24, 2019
February 8, 2020	January 10, 2020	February 19, 2020
April 4, 2020	February 28, 2020	April 14, 2020
June 13, 2020	May 8, 2020	June 23, 2020
July 18, 2020	June 19, 2020	July 28, 2020

SAT National Test Dates

October 5, 2019	September 6, 2019	October 18, 2019
November 2, 2019	October 3, 2019	November 15, 2019
December 7, 2019	November 8, 2019	December 20, 2019
March 14, 2020	February 14, 2020	March 27, 2020
May 2, 2020	April 3, 2020	May 15, 2020
June 6, 2020	May 8, 2020	July 15, 2020

Get your education.
We'll handle the rest.

Plan for your future with confidence!
 Get help paying for your education
 with an Advantage Education Loan.

ADVANTAGE
Education Loan

For more details or to apply, visit [AdvantageEducationLoan.com](https://www.AdvantageEducationLoan.com)

