



Pilot scholarship program will help displaced students

A pilot scholarship program will help students who have come to Kentucky because of crises in their home countries. The scholarships are funded by a \$10 million appropriation by the General Assembly.

The Innovative Scholarship Pilot Program will help students who have received or applied for asylum in the U.S. or who meet other criteria.

“Making Kentucky a welcoming place for people who have been displaced by a crisis in their home country is important,” Gov. Andy Beshear said. “These new humanitarian scholarships will go a long way in helping them further their education and contribute to our communities and economy. I’m proud of our great colleges and universities for participating in this worthwhile program.”

The program also provides scholarships for native Kentuckians attending in-state colleges to study in other nations.

“This scholarship program will give displaced students the chance to earn a degree at one of our outstanding colleges and universities and go on to use those skills to contribute to our state’s economy,” said Kentucky Senate President Robert Stivers. “Kentucky students will also have the opportunity to study internationally. Helping students gain those learning experiences will help strengthen our workforce.”

The scholarship is jointly administered by KHEAA and the Kentucky Council on Postsecondary Education.

Funds for the Kentucky Humanitarian Assistance Scholarships and Kentucky Scholarships for Cultural Exchange will be distributed to campuses by KHEAA starting this summer. They are available to both public and private, nonprofit Kentucky higher education institutions. Campuses are required to provide a 25 percent match to receive the grants.

As part of the program, CPE will provide support for college and university staff who recruit, advise and support students from displaced populations.

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

Pay attention to deadlines for student financial aid

Students should keep a close eye on deadlines when applying for student financial aid,

“As Kentucky students make their plans for beginning or continuing their postsecondary education, they should try to get all the financial aid they can,” said Lt. Gov. Jacqueline Coleman. “To make sure they do so, they need to apply for that aid on a timely basis. Every scholarship or grant they receive will reduce their dependence on student loans.”

Here are some helpful student financial aid tips from KHEAA:

- File the Free Application for Federal Student Aid (FAFSA) as soon as possible beginning Oct. 1. You must submit the FAFSA to qualify for most state and federal student aid.
- Check with the financial aid offices of the schools to which you’ve applied to determine if they require any forms other than the FAFSA.
- Look for scholarships using KHEAA’s *Affording Higher Education* and a free online scholarship search. You can find a link to a free search site under the “Paying for College” tab on kheaa.com.
- Attend any college fairs and financial aid seminars offered in your area. If a company charges a fee for helping with applications, remember that you can do that yourself for free. If you decide to pay for help, make sure the company is reputable by checking with the attorney general’s office or the Better Business Bureau in your area, as well as the area where the firm is located.



College grad rates increase as number enrolled drops

College graduation rates are on the rise in Kentucky despite a drop in enrollment, according to a report from the Kentucky Council on Postsecondary Education. The report covers the 2020–21 school year.

The report showed graduation rates increased 1.8 percent at public universities and 4.1 percent at Kentucky Community and Technical College System schools.

Graduation rates show the percentage of first-time, full-time students who start school in the fall semester and earn an associate’s degree or credential within three years or a bachelor’s degree within six years.

Underrepresented minority (URM) students showed the biggest gains. The enrollment of URM students jumped 14.1 percent, while overall enrollment dropped by 6.9 percent. The number of degrees and credentials earned by URM students increased by 41.3 percent, more than double the overall 17.8 percent rise.

The number of graduate degrees awarded increased by 7.1 percent. State funding per full-time student increased 10.6 percent over 2019–20, the largest single year increase in several decades.

The complete report can be accessed on cpe.ky.gov.



Earn college credit in high school to save money later

One way for students to save money on the cost of higher education is to earn college credits while they're still in high school.

"I urge Kentucky students to take advantage of programs that let them earn credits for college and technical programs while they are still in high school," Lt. Gov. Jacqueline Coleman said. "If they do, they may be able to graduate not only with a high school diploma but also a technical credential or even a two-year associate's degree."

High school students can take advantage of several programs that let them earn college credits. These programs include:

- **Dual credit courses.** These courses let students earn both college and high school credit. They are offered in both academic and technical areas. In some cases, students will pay less than the college tuition rate. KHEAA administers the state's dual credit scholarship programs, which can be used at participating public and private universities and colleges.
- **Advanced Placement (AP) courses.** AP classes count as high school credits, but many colleges will give students college credit if they earn a certain grade on AP exams. Offered by the College Board, AP classes are widely available.
- **International Baccalaureate (IB) Diploma and Cambridge Advanced International (CAI) programs.** IB and CAI are for students 16 to 19 years old and are similar to AP courses. High school students may be able to receive college credit for the IB and CAI classes they take.

Be sure you understand school's SAP standards

One important phrase in the language of student aid is satisfactory academic progress, or SAP.

All colleges that award federal student aid must have SAP standards. Each school can define what it will consider SAP, but federal law requires that definition to include three things: GPA, pace and maximum time frame.

The GPA you're required to have may vary by school, major and whether you're an undergraduate or graduate student. Some schools may include your GPAs from other schools you've attended, some won't.

Your pace means that you have to pass a stated percentage of the classes you take in a given period of time. It may also vary by college.

The maximum time frame means you'll have to finish your degree within a given number of attempted credit hours. Let's say that your school requires you to pass 120 credit hours to earn a bachelor's degree. The maximum time frame might be that you have to pass those 120 hours without attempting more than 150 hours.

The catch is: if you don't meet your school's SAP standards, you may not be able to receive state or federal student aid. Make sure you know what your college's standards are before you get in trouble.

Your school will check to see if you're meeting its SAP requirements. If you're not, the school will let you know. It will also tell you about the appeal process all schools must have.

Grants will help address health care shortage

Kentucky's public 2- and 4-year colleges and universities have received \$8 million in grants to help address the shortage of health care workers.

The grants, funded by the General Assembly, will help colleges expand programs to get more front-line health care workers trained and on the job. The grants were made by the Kentucky Council on Postsecondary Education's Healthcare Workforce Collaborative.

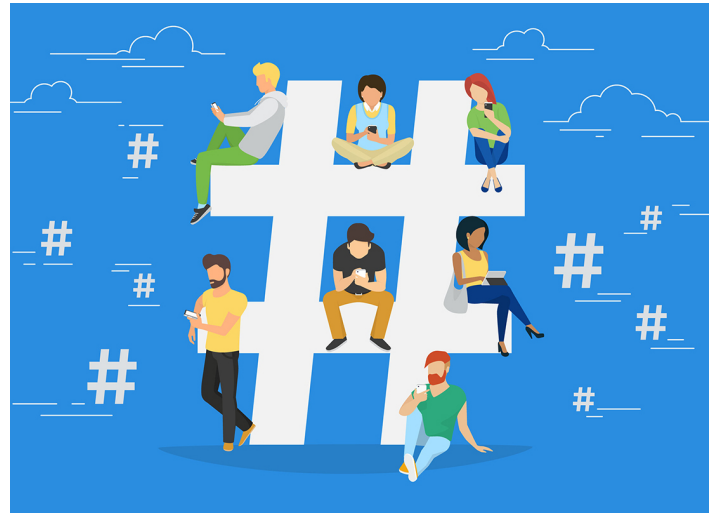
The grants will be used to develop and expand clinical learning programs by:

- Developing courses and increasing enrollment.
- Providing supplemental learning.
- Recruiting and retaining faculty.
- Expanding advising and outreach efforts.
- Adopting up-to-date technology.
- Providing work experiences during training.
- Targeting rural regions to develop training programs.

Strategies include offering flexible evening and weekend courses, awarding college credit to high school students who complete summer programs, sharing staff between health care facilities and colleges, and more.

The funds will also be used to recruit and retain underrepresented minority students. In Kentucky, about 4% of nurses are Black and about 1% are Hispanic.

The plans focus largely on nursing programs due to the nursing shortage crisis in the state. According to state officials, Kentucky is projected to need 16,000 more nurses by 2024. Training for other front-line professionals — including physicians, physician assistants, physical therapists, mental health practitioners and medical social workers — was also included in the plans.



KHEAA Outreach schedules Facebook, Twitter sessions

KHEAA Outreach will provide live help this fall semester via Facebook, Twitter and YouTube.

The schedule is:

Sept. 12: Life Hack: Planning and Preparing for College, **Facebook**

Sept. 19: Life Hack: Exploring Admissions, **Twitter**

Oct. 3: No Tricks ... Just Treats: Completing the FAFSA, **Facebook**

Oct. 10: [FAFSA Completion Walk Through](#), **Webinar**

Oct. 17: No Tricks ... Just Treats: FAFSA Tips, **Twitter**

Nov. 7: Gifts That Keep on Giving: Financial Aid Opportunities, **Facebook**

Nov. 14: Gifts That Keep on Giving: KY Saves 529, **Twitter**

Dec. 5: Santa's Nice List: Advantage Loans, **Facebook**

Dec. 12: Santa's Nice List: Loan Borrowing Tips, **Twitter**

All sessions begin at 7 p.m. Eastern, 6 p.m. Central.

The links are:

www.facebook.com/KHEAA/

www.twitter.com/KHEAA/

Truths, myths about private student loans

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Borrowing money for college can seem confusing with the various federal and private student loan options, borrowing limits and interest rates.

Once you deduct your scholarships and grants from your cost of attendance, loans can help close the college cost gap. If you're an undergraduate student, a Federal Direct Loan is your best bet.

Federal student loans are made by the U.S. Department of Education. There are several advantages to federal loans that aren't generally available with private loans: deferment and forbearance options, income-based repayment and loan forgiveness plans.

When your grants, scholarships, work-study and federal loans don't cover your school costs, private loans can cover the rest of the cost of your education. Banks, credit unions or independent public agencies offer private student loans to help pay for college expenses. You can find information on private loans online, but some sites don't give the whole picture. Let's dispel some common myths about private loans:

Myth 1: If I take out a loan, I'll be in debt forever.

It may seem that way, but ten years is the standard repayment plan. If your circumstances change, contact your loan servicer for help before your loans go into default. Defaulting on your student loans can harm your financial future. Your servicer can usually find a way to keep that from happening.



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Myth 2: Private loans are more expensive and charge more fees. This is where good research comes into play. Private loan interest rates can be less than federal student loans, so check out several lenders. Also, pay attention to any fees, such as an origination fees, that are charged. Some lenders don't charge origination fees, so you'll get all the money you borrow. The U.S. Department of Education always charges an origination fee on Federal Direct and Federal PLUS Loans.

Myth 3: If you need a cosigner, they are on the hook for the life of the loan. Most lenders let cosigners ask for a release after you make your payments on time for 12 to 48 months.

Myth 4: You can borrow too much and land in deeper debt. Unlike federal loans, private loans are credit- and income-based, so you'll only be able to borrow as much as you can reasonably afford to repay.

Myth 5: Private lenders won't help borrowers who have repayment trouble. It's good business practice to help your customers, so lenders will work with you if you're having troubles. When choosing a private lender, be sure to investigate their policies regarding postponing payments.

Parents, graduate students and professional students with good credit or a cosigner may be able to get much lower interest rates on private loans than on Federal PLUS Loans.

If you'll need private loans to help pay for college, be an informed consumer. Many colleges have an online list of private lenders the school works with.

Chester Priest is business development manager for the Kentucky Higher Education Student Loan Corporation.

High school planners

Freshmen

- Develop good study habits.
- If you attend a public Kentucky high school, take the time to become familiar with your ILP.
- Make good grades.
- Make sure you understand how the KEES program works.
- Set up an account on 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.
- Check your KEES account to make sure the information is correct.
- 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 KHEEA 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 sources available to you. Use KHEEA's [Affording Higher Education](#). A new edition will be available this fall. You can also use the free scholarship search link on kheaa.com.

Scholarship Spotlight

Kentucky Association of Fairs and Horse Shows Youth Scholarship

Eligibility: Must have participated in any approved agricultural class; have been an active volunteer the current year at their local county fair; be recommended by their local fair; be a high school senior or a first-year postsecondary school student; be under age 21 as of October 1 of the application year; be a resident of the county of the nominating fair; and submit an application, a 1-page letter of recommendation from the local fair board and an essay of up to 500 words on the topic "Describe how your personal life skills have been enhanced by your involvement in your local fair activities." The recipient should attend the annual business meeting in January to receive the scholarship.

Award: \$1,500; nonrenewable

Number: 6

Deadline: October 1

Contact: Mike Poynter, 105 Sunset Drive, Hustonville, KY 40437; m_poynter@yahoo.com; www.kafs.net

ACT National Test Dates

Test Date	Registration Deadline	Late Registration
Oct. 22, 2022	Sept. 16, 2022	Sept. 30, 2022
Dec. 10, 2022	Nov. 4, 2022	Nov. 11, 2022
Feb. 11, 2023	Jan. 6, 2023	Jan. 20, 2023
April 15, 2023	March 10, 2023	March 24, 2023
June 10, 2023	May 5, 2023	May 19, 2023
July 15, 2023	June 16, 2023	June 23, 2023

SAT National Test Dates

Oct. 1, 2022	Sept. 2, 2022	Sept. 20, 2022
Nov. 5, 2022	Oct. 7, 2022	Oct. 10, 2022
Dec. 3, 2022	Nov. 3, 2022	Nov. 22, 2022
March 11, 2023	Feb. 10, 2023	Feb. 28, 2023
May 6, 2023	April 7, 2023	April 25, 2023
June 3, 2023	May 4, 2023	May 23, 2023



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