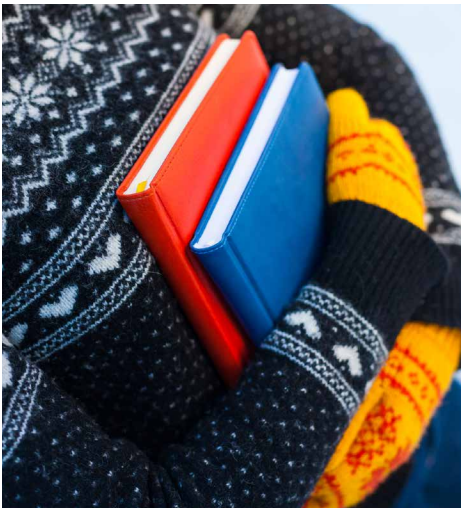


YOUR
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DECEMBER 2018



Governor's School summer programs accepting applications for 2019

Governor's School for Entrepreneurs

Jan. 20 is the deadline for high school freshmen, sophomores and juniors to apply for the Governor's School for Entrepreneurs. Students can apply both as individuals and as members of a team.

The three-week program focuses on product innovation and business model design. It will be held June 23 through July 13 at Northern Kentucky University in Newport. For more information or to apply, visit www.kentuckygse.com.

Governor's School for the Arts

Jan. 11 is the last day to submit applications and recommendations for the Governor's School for the Arts, open to freshmen, sophomores and juniors.

The three-week program at the University of Kentucky in Lexington offers nine areas of study.

Finalists will be announced on Feb. 27, with final round auditions and reviews to be held March 22–23 at Centre College. Students chosen to attend will be announced on

April 12. The program lasts from June 23 to July 13. For more information, visit www.kentuckygsa.com.

Governor's Scholars Program

There are two deadlines for juniors who want to be Governor's Scholars. Jan. 10 is the deadline for private schools, home-school students and public school districts with only one high school to mail notifications and completed applications to the program.

Jan. 24 is the deadline for districts that have more than one high school to submit notifications and applications. Each school sets its own deadline for students to express interest in the program.

Three five-week sessions are available:

- June 16–July 20 at Bellarmine University
- June 22–July 26 at Centre College
- June 23–July 27 at Morehead State University

For more information, visit <https://gsp.ky.gov/>.

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

Here's how to get in trouble with credit card debt

Students can get into trouble with credit card debt if they don't take time to think about what they're doing.

One quick way to get into trouble is to carry a high balance and pay only the minimum payment each month.



If you have a \$1,500 balance, your minimum payment might be \$30 a month, since many credit card companies set the minimum payment

at 2 percent of the balance. Let's say your card carries a 22 percent interest rate. If you only pay \$30 a month and don't charge anything else until you pay off the entire balance, it will take you more than 11 years to pay your balance down to zero — and you'll pay \$2,600 in interest.

It's worse, of course, if you pay the \$30 and turn around and charge another \$30.

That circle is especially bad for students. Many college officials say more students drop out because they have to go to work to pay off their credit cards than because they flunk out.

Before using your credit card, ask yourself if you really need what you're buying and if you can afford it. And if you can't pay off the entire balance, pay as much as you can, not just the minimum.

Avoid these common student financial aid mistakes

Many students spend more for college than they should by making some common mistakes when seeking financial aid. Follow these tips to make sure you get the help you need.

Some people don't bother to apply for financial aid because they don't think they'll qualify. But they should submit the FAFSA to find out if they're eligible for state and federal student aid programs. Not filing may hurt their chances of getting free money for college.

Another common mistake is waiting until the last minute to apply for financial aid. Some programs have deadlines, while others have limited funds. Students and families should submit the FAFSA as soon as possible after Oct. 1 of each year.

Colleges send each student who has applied for student aid a financial aid package. Students and their families should look it over carefully. They should compare offers if they have received packages from more than one school to see which is the best deal. Of course, students should also consider other factors, such as whether a school offers the academic program a student wants or if it meets other expectations.

Students who need loans to help pay for college must be good consumers. They should apply for federal student loans before applying for private loans. Not all private lenders offer the same rates and benefits. Borrowers should pay close attention to what lenders call the back-end benefits: the interest rate and principal reductions offered when repaying the loan.

Kentucky Jump\$Start Coalition sponsoring poster contest

The Kentucky Jump\$Start Coalition's Kentucky Saves Week poster contest is part of the coalition's Kentucky Saves Week activities, which promotes positive savings habits to help Kentuckians work toward financial stability.

The contest is open to students in grades 5–8, who may enter individually or as part of a class or group. The theme is “ABCs of Saving.” The winning student in each grade level receives a \$50 prize and recognition at the Kentucky State Capitol.



The entry deadline is Jan. 25. Visit the Kentucky Jump\$Start Coalition website for rules and an entry form or a teacher rubric.

Visit the Kentucky Saves Week [website](#) for more information on Kentucky Saves Week.

CPE OK's new programs at Murray State, NKU

The Council on Postsecondary Education approved three new programs at Kentucky's public universities at its November meeting. They were:

- A bachelor's degree in civil and sustainability engineering at Murray State University.
- A bachelor's degree in law at Northern Kentucky University.
- A master's degree in exercise science, also at NKU.

Many students not ready to learn when they enter kindergarten, KDE says

Nearly half of Kentucky students weren't ready when they entered kindergarten this fall, according to results of the annual readiness screening done by the Kentucky Department of Education.

KDE reported that the fall 2018 screening showed only 51 percent were considered ready under state guidelines. Nearly 48,000 students were screened in 173 public school districts at the beginning of the school year. Among other tasks, they were asked to:



- State their name and age.
- Stand on one foot for 10 seconds.
- Recite the alphabet.
- Count to 30.

Studies show that students who have high-quality early learning experience have better math and language skills. They are less likely to fail a grade and be chronically absent throughout their school years and are more likely to graduate from high school.



State board approves changes to high school graduation requirements

Students who enter the state's public high schools in 2019 and 2020 will have new graduation requirements under a plan approved by the Kentucky Board of Education on Dec. 5.

The changes must be approved by the General Assembly before they become law.

Two main changes were made to the proposal the board adopted in October. The first requires students who enter high school in the 2019–20 school year to meet one of eight graduation qualifiers:

- Complete the state's precollege curriculum.
- Achieve a certain score in one section of a state-approved test, such as the ACT or SAT.
- Complete at least three college credit hours in state-approved dual credit courses with at least a C average.
- Meet certain standards in Advanced Placement, Cambridge Advanced International or International Baccalaureate work.
- Earn a state-approved industry certification.
- Complete four credits in a single state-approved career pathway.
- Complete two years in a state-approved pre-apprenticeship or apprenticeship program.
- Verify 500 hours of exceptional work experience or other requirements under the student's Individual Education Program.

The second change requires students to show basic competency in math and reading in one of three ways:

- Meet state criteria on the state-required 10th-grade reading and math tests.
- Rate proficient or higher on the state-required 8th-grade reading and math tests.
- Have the principal submit evidence to the superintendent showing that the student is competent in math and reading.

For complete details, visit <https://education.ky.gov/> and find the press release under "Headlines."

Public university sector makes gains in bachelor's degrees, graduation rates

Kentucky's public universities awarded 19,109 bachelor's degrees in the 2017–18 academic year, according to the state Council on Postsecondary Education. That number is a 2.6 percent increase over the previous school year.

The six-year graduation rate for the universities rose to 54.4 percent in 2017–18, up from 51.3 percent. Over the past five years, graduation rates have consistently improved overall and for low-income and underrepresented minority populations.

Other metrics show that first-to-second-year retention held steady at 76.9 percent and the average number of credit hours earned at graduation remained at 138.8.

The figures were presented by the university presidents at a CPE meeting in November. At its February meeting, the council will hear progress reports from the Kentucky Community and Technical College System.



Scholarship Spotlight

Builders Exchange of Kentucky Scholarship

Eligibility: Must be an entering freshman, sophomore, junior or senior; attend an accredited college or university full time; and pursue a 2- or 4-year undergraduate degree. Based on academic achievement and standing, extracurricular activities, community involvement, work history, oral and written communication skills, attitude and other pursuits and interests.

Award: \$2,000; renewable upon maintaining at least a 3.25 GPA

Number: 1

Deadline: Jan. 20



Student Poll: What is your new year's education resolution?

We want to hear from you! What are your goals for your education in the new year? We will feature the results in next month's newsletter.

Click the button or scan QR with phone.

Take the poll!



What is your favorite winter break activity?



74% Time with family & friends



42% Watching favorite movies



37% Baking & eating treats



November Poll Results

Senior Planner

January

- Make sure your applications are received on time.
- File the FAFSA if you have not already done so.
- If you applied for Early Decision and were accepted, withdraw your applications from other schools.

February/March

- Submit midyear grades if the colleges you've applied to require them.
- Send in any deposits that are required.
- If you've been accepted by more than one college but haven't heard from your first choice, contact that school about a decision before you make any nonrefundable deposits to other schools.
- If you've decided on which school to attend, notify that college of your decision. Let any other colleges that have accepted you know about your decision.

ACT National Test Dates

Test Date	Registration Deadline	ACT Scores Available
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
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