



COLLEGE CONNECTION

December 2020



Work-study can provide students money, experience

One way students can help pay the cost of education after high school is through a work-study program.

“Work-study not only helps students pay for schooling but also provides valuable experience that strengthens their résumés and prepares them for life after college,” Gov. Andy Beshear said. “Like scholarships and grants, work-study doesn’t have to be repaid, which means students won’t have to rely as heavily on student loans, making higher education more accessible.”

Federal Work-Study rules may vary by school, but generally a student must:

- Be enrolled in an eligible program.
- Be working toward a certificate or degree.
- Have financial need.
- Be a U.S. citizen or eligible noncitizen.

Students must be paid at least the federal minimum wage. Jobs may be on or off campus. Students who submit the FAFSA will be considered for Federal Work-Study unless they ask not to be.

Many colleges have their own work-study programs. Students interested in a school’s program should check with the college’s financial aid office.

IN THIS ISSUE

- 2 - Tax tips for Students
- 2 - KHEAA continues hosting social media outreach
- 3 - State higher ed to receive \$20 million
- 3 - Scholarship Spotlight
- 3 - Student loan forbearance extended through Jan. 31
- 4 - Deadline for Senate Youth Program is Dec. 31
- 4 - Student financial summit webinars now available
- 5 - Jefferson educator wins language-teaching honor
- 5 - High school planners
- 6 - Student aid app adds mobile functionality
- 6 - Students can now enter essay, slogan contests
- 7 - ACT/SAT National Test Dates
- 7 - Report shows headway toward education goals



For help with your higher education and financial aid questions, visit

www.kheaa.com.

Tax tips for students

Income tax season is approaching, and students may want to consider these tips from KHEAA to help the tax preparation process go more smoothly.

“One of my top priorities as governor is making higher education more accessible to everyone on Team Kentucky. Students and families paying for technical education or college after high school should take advantage of credits and deductions that can lower their tax burden,” Gov. Andy Beshear said. “Those credits and deductions are another way the state and federal governments help make education more affordable for Kentuckians.”

Before students file their tax return, they should discuss the situation with their parents who may be able to claim the student as a dependent.

Students and parents may be able to take advantage of these programs on their federal taxes:

- **American Opportunity Credit**, available for the first four years of college.
- **Lifetime Learning Credit**, available if a taxpayer or a dependent is taking college courses to acquire or improve job skills.
- **Tuition and fees deduction**, which lets taxpayers deduct qualified education expenses paid during the year for themselves or a dependent. These expenses must be for college.
- **Student loan interest deduction**, which lets people deduct up to \$2,500 per year on federal taxes for interest paid on federal student loans.

For more about federal programs, go to [irs.gov](https://www.irs.gov) to download the free Publication 970 Tax Benefits for Education.

Kentucky also offers a tuition tax credit for undergraduate students who attend state colleges.

Tax rules may change from year to year, so make sure you have the most up-to-date information before filing a return.



KHEAA continues hosting social media outreach

KHEAA Outreach will continue to provide live help in January via Facebook, Twitter and Instagram. Some sessions will include Kentucky-specific as well as general information. The schedule is:

- **January 5:** Money Matters: Financial Basics, **Facebook**
- **January 6:** Money Matters: Show Me the Money, **Twitter**
- **January 13:** Map to College: Helping Your Middle School Students Plan for the Future, **Twitter**
- **January 14:** Map to College: Exploring Professional Degrees, **Instagram**
- **January 19:** New Year, New Goals: Senior Spring Timeline, **Facebook**
- **January 20:** New Year, New Goals: Recharging for the Spring Semester, **Twitter**
- **January 27:** College Life Spotlight: Realities of College Life, **Twitter**
- **January 28:** College Life Spotlight: Confessions of a Student Life Director, **Instagram**

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

The links are:

www.facebook.com/KHEAA/

www.twitter.com/KHEAA

www.instagram.com/kheaaoutreach/?hl=en

State higher ed to receive \$20 million

Gov. Andy Beshear has announced that Kentucky colleges and universities will avoid state budget cuts this fiscal year while also receiving \$20 million in federal relief to help cover costs related to COVID-19.

The allocation is part of \$1.6 billion in federal funding that Kentucky received this year through the Coronavirus Aid, Relief, and Economic Security Act, known as CARES. State budget officials are seeking to divide the funds as proportionally as possible based on each institution's share of state funding.

“My administration puts education first, and sending CARES Act funding to support higher education is crucial as they continue to battle COVID-19 while educating Kentuckians in new and innovative ways,” Beshear said. “Access to CARES Act funding has been critical for education, public health, local governments, schools, long-term care facilities. These funds provide direct relief to Kentuckians while also boosting the wider economy and supporting a balanced budget as these dollars get spent locally.”

Last week, Council on Postsecondary Education officials told a state budget review subcommittee that the pandemic's impact on campus budgets is expected to total \$300 million by the end of the 2020–21 fiscal year.

The transition to online learning, the need for testing and cleaning supplies, and refunds for housing, dining, and parking have all driven up costs. Meanwhile, COVID-19 has also driven steep declines in revenue.

Campuses have responded to the budget crisis by furloughing and laying off staff, eliminating positions and postponing capital maintenance, among other strategies. Before the latest round of funds, campuses also received about \$70 million in federal relief to help offset the pandemic's impact.



Scholarship Spotlight

Korean American Scholarship Foundation: Eastern Regional Chapter

Eligibility: Must be a Korean or Korean-American student and be enrolled full time. Based on community service, extracurricular activities, scholastic achievement, recommendations, essay and financial need. May be awarded to a student not of Korean descent if funds are available. In that case, preference will be given to the descendant of a U.S. veteran of the Korean War.

Award: \$500 to \$5,000

Contact: Korean American Scholarship Foundation, Eastern Regional Chapter, 8300 Greensboro Drive # L1-805, Tysons Corner, VA 22102; erc.scholarship@kasf.org; kasf.org

Student loan forbearance extended through Jan. 31

The U.S. Department of Education will extend the federal student loan administrative forbearance period, the pause in interest accrual, and the suspension of collections activity through Jan 31. Federal student loan borrowers will not be expected to make payments through January of next year.

KHEAA's sister agency, KHESLC, will also offer a disaster forbearance through Jan. 31 for borrowers who have Advantage Education Loans or federal student loans through the FFELP program. To request a forbearance, borrowers should log into their account on www.kheslc.com.

Deadline for Senate Youth Program is Dec. 31

Dec. 31 is the deadline for Kentucky high school juniors and seniors to apply for the 2021 United States Senate Youth Program.

The program is open to students currently serving in a school-wide, district, regional or state elected capacity in a student government, civic or educational organization. Students who held leadership positions during the 2019–2020 academic year may apply for 2021 if they cannot hold the usual qualifying positions for the current academic year because of the pandemic.

Students should possess a keen interest in government, have above average grades and be very articulate, as they will be participating in virtual discussion groups with national leaders.

The program offers two student leaders from each state a \$10,000 college scholarship and a weeklong virtual conference with special guests from all levels of government. It is funded entirely by the William Randolph Hearst Foundation.

Counselors can request application information, which will be emailed. All testing must be overseen by a qualified proxy, even in virtual learning situations. Answers should not be discussed among students, teachers and/or the school official administering the test. All completed applications and tests must be returned with a postmark no later than Dec. 31.

Interested counselors should email Donna Melton at donna.melton@education.ky.gov.



Student financial summit webinars now available

Recordings of webinars from Federal Student Aid's Student Financial Empowerment Summit are now available on the [FSA website](#). The webinars include:

- **World of Work:** Dr. David Miyashiro and Ed Hidalgo of Cajon Valley Union School District in California describe the World of Work project and its connection to Student Financial Empowerment.
- **Prepare–Succeed–Repay:** A panel of experts describes the three competencies of student financial empowerment: prepare, succeed and repay.
- **Breakout Groups Debriefing:** Attendees summarize what was discussed by some of the 10 breakout meetings where the three competencies of student financial empowerment were examined in more detail.

Jefferson educator wins language-teaching honor

For the first time, a Kentucky teacher has been named National Language Teacher of the Year by the American Council on the Teaching of Foreign Languages (ACTFL), according to the Kentucky Department of Education.

Elena Kamenetzky, a Japanese teacher at Eastern High School in Jefferson County, is the 2021 ACTFL award winner.

“I’m extremely honored and humbled to have been chosen for this award,” she said. “I owe so much to the Kentucky World Language Association, which ... has been a huge source of support throughout my career.”

As the 2021 ACTFL winner, Kamenetzky will serve as the national spokesperson for language learning in 2021.

Before winning the national award, Kamenetzky was named state award winner by the Kentucky World Language Association and regional award winner by the Southern Conference on Language Teaching.

Candidates for the award must be full-time language educators who spend at least half their time in direct teaching during the year of application, with an expectation of teaching during the next two years.

When Kamenetzky was named the Kentucky state award winner in September 2019, she said no one anticipated what 2020 would be like. When she was named regional winner in the spring of 2020, just about the time schools were closing due to COVID-19, she still thought classes would return to normal within a few weeks.

Kamenetzky set up a Google Hangout for her Japanese language classes on the district’s first day of NTI. She sent her virtual students on WebQuests, a lesson format in which most or all of the information comes from the internet. For language instruction,



Elena Kamenetzky is the first Kentucky teacher to be named the National Language Teacher of the Year by the American Council on the Teaching of Foreign Languages. Photo courtesy of Jefferson County Public Schools, 2019

that meant sending them to search websites in the target language and having them answer questions and share something they learned with the class.

High school planners

Seniors

December/January

- Make sure your applications were received on time.
- If you applied for Early Decision and were accepted, withdraw your applications from other schools.

Student aid app adds mobile functionality

Federal Student Aid has updated its myStudentAid mobile app, which most people have used to complete the Free Application for Federal Student Aid. The FAFSA is used to apply for both federal and Kentucky student aid programs.

The enhanced app will also let users:

- Create an account,
- View and update their account,
- Access a personalized dashboard that summarizes their aid and reminds them of upcoming loan payments,
- See loan and grant information and remaining eligibility, and
- Receive notification and account updates.



Students can now enter essay, slogan contests

Students in grades 9–12 can enter an essay contest sponsored by Kentucky Secretary of State Michael Adams, while students in grades 6–8 can enter a slogan contest. Adams will award prizes and recognize winners in a public ceremony.

The essay contest's question is: *What changes should Kentucky make to its election system, and why?* Suggestions cannot require a constitutional amendment, and essays can be no longer than 1,000 words.

The slogan contest will help select a slogan for Adams' new Frederick Douglass Award program, which will promote and recognize voter registration efforts among Kentucky high school students.

All entries must be electronically submitted by Wednesday at 5 p.m. Eastern time on Dec. 23 or postmarked by Dec. 23.

Find out more at sos.ky.gov/civics/essayslogan.



ACT National Test Dates

Test Date	Registration Deadline	Scores Available
Feb. 6, 2021	Jan. 8, 2021	TBD
April 17, 2021	March 12, 2021	TBD
June 12, 2021	May 7, 2021	TBD

SAT National Test Dates

March 13, 2021	Feb. 12, 2021	March 26, 2021
May 8, 2021	April 8, 2021	May 21, 2021
June 5, 2021	May 6, 2021	July 14, 2021

Report shows headway toward education goals

Kentucky colleges and universities continued to make substantial progress toward the state's educational attainment goals in 2019–20, according to the Council on Postsecondary Education.

Undergraduate credentials rose 3.3 percent compared to the prior year. That's nearly twice the rate needed to meet the goal to raise the percentage of working-age Kentuckians with a high-quality postsecondary degree or certificate to 60 percent by 2030.

More than 49 percent of Kentucky adults now have a postsecondary credential, up from 42.5 percent in 2014.

Statewide, Kentucky campuses awarded 23,865 bachelor's degrees, 10,005 associate's degrees and 14,217 certificates or diplomas during the year. Much of the progress toward attainment goals was due to a sharp rise in certificates and diplomas, which rose 10 percent over the previous year.

Campuses have already surpassed the target for bachelor's degrees among underrepresented minority (URM) students. A total of 3,340 URM students

earned a baccalaureate degree during the year, well above the annual goal of 2,938.

Bachelor's degrees in science, technology, engineering, math and health care also surpassed targets, totaling 7,944 for the year. Kentucky's strategic agenda called for Kentucky to produce 7,694 STEM+H degrees annually by 2021.

Graduate and professional degrees have also increased, up more than 18 percent from 2018–19.

In addition to the progress, CPE's analysis signaled some challenges ahead. Those include persistent racial gaps in attainment; wide variances in educational attainment between urban and rural areas; and struggling enrollment numbers, particularly among adult learners, URM students and low-income students.