



IN THIS ISSUE

- 2 GAO says students don't get clear information
- 3 State's college completion gain is second in nation
Follow these tips to make test-taking easier
- 4 KHEAA Outreach sets social media sessions
Students can enter essay, slogan contests
- 5 State gets \$5.8 million for 'Internet for All'
Avoid these common financial aid mistakes
- Scholarship Spotlight
- 6 JCTC STEM+H program
MLK Scholarship program
- 7 National test dates



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



Net price calculators can help families compare costs

Kentucky high school students can get an idea of how much it may cost to attend a college or technical school using the school's net price calculator.

"Our administration will always put education first, and we want to help students choose the best college or technical school option for their futures," Lt. Gov. Jacqueline Coleman said. "Net price calculators give families a clearer idea of expenses at each school, so they can compare, plan and save."

Students and parents must enter information about the student's academic record and the parents' finances to get a net price estimate for the cost of attending a trade school, two-year community college or four-year school.

A school's net price calculator will typically include:

- Whether the student will apply for financial aid
- The student's age
- Whether the student plans to live on campus or elsewhere
- The student's marital status
- Number of people in the student's household
- The student's income after taxes and, if the student is considered a dependent, the parents' income after taxes

Families should look for the net **price**, not the net **cost**.

The net price is how much a family can expect to pay toward a student's technical or college education, including any loans. The net cost will be lower than the net price because the net cost doesn't include loans, which have to be repaid.

GAO says students don't get clear cost information

Colleges are not giving students clear and standard information in their financial aid offers, which often don't include the net price or understate that price, according to [a report](#) by the Government Accountability Office.

The GAO analyzed financial aid offers from 176 colleges from across the country. The sample includes offers with at least a Pell Grant, a direct subsidized or direct unsubsidized loan, and a Parent PLUS loan. GAO assessed those offers against a list of eight best practices for financial aid offers based on guidance from the Department of Education and 22 federal agencies. Those best practices include:

- itemizing key direct and indirect costs,
- providing a total cost of attendance (COA) that includes key costs,
- estimating the net price (by subtracting only gift aid from key costs), and
- separating gift aid, loans, and work-study.

GAO estimates that 63% of colleges follow five or fewer of the eight best practices. No college in the sample followed all eight best practices.

An estimated 55% of institutions didn't itemize key direct and indirect costs, 55% didn't provide a total cost of attendance that includes key costs, and 91% didn't estimate the net price by subtracting only gift aid from key direct and indirect costs. Twenty-two percent of colleges didn't provide information about college costs in their aid offers.

"Colleges present cost and financial aid information differently, making it difficult for students and parents to compare offers and college affordability," the report states. "Although a recent law requires colleges to provide standard financial aid information to certain student veterans, the lack of financial aid offer requirements could lead other students to make uninformed and costly decisions, such as enrolling in an unaffordable college."



According to the GAO, colleges often underestimate the net price in two ways. The first is not basing the net price estimate on key direct and indirect costs. The second is subtracting non-gift aid — student loans, Parent PLUS loans, or work-study — from the estimate.

Many colleges also didn't label the type (grants, loans, etc.) or the source (federal, state, institutional, or private) of the aid in their offers. GAO said that information helps students determine what type of aid is being offered and is valuable for students to identify federal grants and loans.

Another problem, according to GAO, is that more than half the colleges didn't tell students what they should do after receiving their financial aid offers. Sixty-five percent of colleges didn't provide key details, such as the academic requirements to maintain a scholarship or important details about work-study.

GAO is asking Congress to require colleges to provide students financial aid offers that follow best practices so students "receive the information they need in their financial aid offers to make informed education and financial choices."



State's college completion gain is one of best in nation

Kentucky's gains in six-year college completion rates tied for second best in the nation, according to a National Student Clearinghouse Research Center report released last month.

Completing College: National and State Reports updates the six-year college completion rates by tracking the enrollment and completion outcomes for students who entered college as freshmen in the fall of 2016. The figures show those outcomes as of this past June. College completion data are often based on a six-year period.

Kentucky's rate increased by 1.1 percent, making it one of only five states that saw gains of 1 percent or more. Although completion rates improved in over half the states, only Kentucky, Rhode Island (2.1 percent), Utah (1.1 percent), and Louisiana and Maryland (both 1.0 percent), saw gains of 1 percent or more.

Kentucky was one of just four states that saw completion rates at community colleges rise by more than 2.5 percent. Kentucky's community college completion rate increased by 3 percent, the second highest gain in the nation after South Dakota with gains of 4.1 percent.

The national completion rate counts all students who enter postsecondary education for the first time each fall, enroll full-time or part-time at two-year or four-year institutions, and complete their studies at any U.S. degree-granting school. The data also include information about students who complete after transfer.

Follow these tips to make taking tests much easier

An all-night cram session before a test is a time-honored college tradition. It's also unnecessary, bad for your health, and all too often bad for your grades.

The first time you have a test in a class, you may have no way of knowing what might be on it. Some professors will test mainly on what they went over during their lectures. Others will test mainly over what you were supposed to read in the textbook. Still others will strike a balance. Some professors will tell you, maybe even have a review session. Pay attention and ask questions.

- **Take notes in every class.** You'll have to find a system that works for you. Trying to write down every word will leave you hopelessly lost. Make sure you get down enough to remind you of what was said. You can expand on those ideas later.
- **Read in stages.** First, read the chapter overview or skim over the headings to get an idea of what the chapter contains. Then read the chapter, taking notes or underlining important ideas as you go along. Make a note of any questions you have. You can even make up self-study questions that will help you come test time. Some people find flash cards helpful.
- **Combine the reading and lecture notes** while the lecture is still fresh in your mind.
- **Hold a study session with other students.** Discussing what might be on the test may help you focus on the important ideas.
- **Review your notes on test day.** Don't overdo it. The longer you spend on one subject, the more your concentration drains away. Two hours should be the max you spend on one subject at one time.

Use these tips so you won't have to pull an all-nighter, and you'll be rested and ready when you have the test in your hand.

KHEAA Outreach sets social media sessions

KHEAA Outreach has set its social media schedule for the spring semester.

The schedule is:

January 9: In the Know: Resources for Minority Students, *Facebook*

January 23: In the Know: Minority Student Resources, *Twitter*

February 6: FAFSA February: Completed the FAFSA, What's Next?, *Facebook*

February 13: [Financial Aid: What's Not to Love!](#), *Webinar*

February 20: FAFSA February: Finishing the FAFSA, *Twitter*

March 6: Finding the Pot of Gold: Reviewing Your Award Letter, *Facebook*

March 20: Finding the Pot of Gold: Award Letter Basics, *Twitter*

April 3: Making "Cents": Basics of Budgeting, *Facebook*

April 10: [Money 101: Introduction to Basic Finances](#), *Webinar*

April 17: Making "Cents": Basics of Borrowing, *Twitter*

May 8: Resources for Adults: Adult Education, *Facebook*

May 22: Resources for Adults: Learn about Adult Education in Kentucky, *Twitter*

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

The links are:

www.facebook.com/KHEAA/

www.twitter.com/KHEAA/



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 question posed to high schoolers is, “What can Kentucky do to recruit more poll workers?” Students should limit their essays to 1,000 words.

The slogan contest invites middle school students to suggest a slogan to promote poll worker recruitment.

“To open the polls, we need poll workers. My twin challenges as Secretary of State are to ensure smooth elections and to enhance civic knowledge and participation, and this contest supports both missions,” Adams said.

Whether submitted electronically or by mail, all entries must be received by the Secretary of State’s Office by 5 p.m. (EST) on Tuesday, January 31.

Learn more at www.sos.ky.gov/sos-office/Pages/essaysslogan.aspx.



Avoid these common financial aid mistakes

Many students spend too much for college by making some common mistakes when seeking financial aid. Follow these tips to make sure you get the aid you need.

Even if you don't believe you'll qualify for financial aid, you should still file the Free Application for Federal Student Aid, commonly known as the FAFSA, each school year. You may discover that you're eligible for some federal and state student aid. Some colleges require the FAFSA for school-based scholarships.

Another common mistake is waiting until the last minute to apply for financial aid. Some programs have deadlines, while others have limited funds.

Colleges send each student who has applied for student aid a financial aid package. Students and their families should examine these carefully, comparing offers from schools to see which is the best deal. Of course, cost is only a part of the higher education decision. Students should also consider other factors, such as whether a school offers the academic program they want to pursue or if it meets other expectations they may have.

Scholarship Spotlight

Kentucky Junior Chamber International Senate Foundation Scholarship

Eligibility: Must be a U.S. citizen; be a Kentucky resident; be a graduating high school senior; plan to enroll full time at a postsecondary college, university or vocational school; and submit a transcript, a completed application packet, 3 reference letters, a college acceptance letter, a wallet-sized photo on a blank sheet of paper and a personal statement of 300 to 500 words.

Award: \$1,000

Number: Varies

Deadline: January 22

Contact: www.usjcisenate.org

State gets \$5.8 million 'Internet for All' funds

Kentucky will receive a federal "Internet for All" grant award of \$5.8 million to support the expansion of high-speed, reliable internet throughout the commonwealth, according to Gov. Andy Beshear.

Kentucky applied for and was awarded the funding through the federal Broadband Equity, Access and Deployment program.

"Expanding access to reliable, high-speed internet will improve the lives of Kentuckians and support our future economic growth," Beshear said. "I'm grateful to the Biden-Harris administration for this 'Internet for All' grant, which, when coupled with our already historic investments in broadband infrastructure, will bring transformational change to the commonwealth and benefit Kentuckians for generations to come."

The planning grant was awarded by the U.S. Department of Commerce. Kentucky will use the money to:

- Identify unserved and underserved locales;
- Increase capacity of Kentucky's broadband office;
- Identify existing activities that support the project's goal and identify gaps in access, affordability and adoption;
- Work with underrepresented and underserved communities to better understand barriers to adoption.



Deadline for BCTC King Scholarship is January 6

The deadline for high school seniors to apply for the annual MLK Student Scholarship to Bluegrass Community and Technical College is January 6.

Students must plan to attend BCTC.

Applicants must have at least a 2.5 GPA and at least an 18 ACT composite score. Recipients will be chosen based on an essay and extracurricular and community activities that show a commitment to civil and human rights. Academic excellence and achievement will also be considered.

To be considered for the scholarship, students must submit:

- A completed scholarship application form.
- A list of extracurricular and community activities.
- A completed BCTC application
- A 350- to 500-word essay on a given topic.

The essay topic is:

This year, the city of Lexington is recognizing 50 years of hosting a citywide program celebrating the life and legacy of Dr. Martin Luther King, Jr. Do you think Dr. King's dream has been achieved over the last 50 years? Please elaborate on how you think his dream has changed or been fulfilled in the city of Lexington or beyond.

Submit all materials electronically to stacy.webster-little@kctcs.edu.

Deadline for JCTC transfer for STEM+H to U of L extended

Students at Jefferson Community and Technical College who want to earn a bachelor's degree in a STEM+H degree at the University of Louisville now have until February 15 to apply for the UoL Bridges to the Baccalaureate Program.

STEM+H stands for science, technology, engineering, math and health.

Students must be full-time JCTC students, be working on an approved associate's degree, and be U.S. citizens and permanent residents.

For more complete details, visit <https://louisville.edu> or by contacting Jennifer Wells at 502.852.6231 or ULBB@louisville.edu.

The application is available at <https://redcap.link/ULBBapp2022>.

KHEAA ends counselor newsletter

Beginning this month, KHEAA will discontinue its "Counselor Connection" newsletter, focusing on "Your KHEAA College Connection." The latter newsletter will now include articles that appeared only in the counselor newsletter.

ACT National Test Dates

Test Date	Registration Deadline	Late Registration
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
Sept. 9, 2023	Aug. 4, 2023	Aug. 18, 2023
Oct. 9, 2023	Sept. 17, 2023	Oct. 1, 2023
Dec. 9, 2023	Nov. 3, 2023	Nov. 17, 2023

SAT National Test Dates

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
Aug. 26, 2023	July 28, 2023	Aug. 18, 2023
Oct. 7, 2023	Sept. 8, 2023	Sept. 26, 2023
Nov. 4, 2023	Oct. 6, 2023	Oct. 24, 2023
Dec. 2, 2023	Nov. 3, 2023	Nov. 21, 2023



Dreams don't just come true.

They're **made true**.

Invest in your child's
dreams for the future.

Open a [KY Saves 529](#)
account now.



*Serving Kentucky
students together.*

KHEAA and KHESLC
provide Kentucky's
only state-based
alternative loans,
with low fixed-
interest rates to
save you money.



ADVANTAGE Education Loan

advantageeducationloan.com