

YOUR KHEAA COLLEGE CONNECTION

February 2016

Kentucky rising junior may win scholarship

A rising junior at one of Kentucky's public or private high schools will win a \$500 scholarship and a photo shoot at his or her school through the Promote Your School scholarship contest, sponsored by KHEAA.

The school must participate in the Kentucky Educational Excellence Scholarship (KEES) program to be eligible.

To enter, the student must submit an essay about one of these subjects:

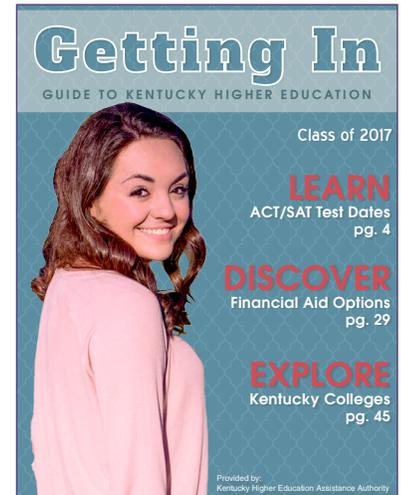
- What my aspiration for my generation is.
- How I am preparing for my future.
- How education makes a stronger community.
- What a middle school student should do in high school to prepare for college.

The essay must be no more than 200 words long and cannot mention the student's name, school, county or community. The essay topic must be shown at the top of the page. The student's name, address and high school must be listed at the bottom of the essay. The student must be a junior during the 2016–2017 school year. For more information, visit www.kheaa.com/website/contest/intro.

Photos from the winning school will be used in KHEAA publications and on KHEAA websites.

To enter, mail your essay to KHEAA Publications, P.O. Box 798, Frankfort, KY 40602. You may also email your essay to publications@kheaa.com or fax it to (502) 696-7574. The winner will be chosen by a committee of KHEAA employees. The deadline for submissions is May 31.

Students from high schools that have been featured in the past five years — Lexington STEAM Academy, Somerset Christian, J. Graham Brown, Sacred Heart and Bowling Green — are not eligible to enter this year's contest.



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



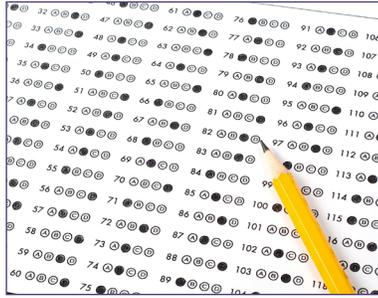
Follow us on
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<http://bit.ly/KHEAAfacebook>

Follow these tips to do better on the ACT

Juniors in Kentucky public high schools will take the ACT on March 1, with March 15 set for a make-up day. These tips from KHEAA may help students do better on the test.



- Read, read, read. Most of the ACT is based on reading. The more you read, the better you'll do.
- Take advantage of any free ACT prep courses offered by your school or by local colleges and libraries.
- Take practice tests online or buy practice tests for use at home. Some helpful sites are:
 - www.4Tests.com.
 - www.ACTstudent.org/testprep/.
 - www.March2success.com.
 - www.Number2.com.
 - www.FreeTestPrep.com.
 - www.Khanacademy.org.
- Familiarize yourself with the sections and directions.
- Get plenty of rest the night before, and eat a good breakfast that morning.
- Remember to take No. 2 pencils and a calculator if your school doesn't provide them.
- Do the questions you can answer easily first, then come back to the harder questions, especially in the math portion.
- Guess if you have no idea what the answer should be. Guessing doesn't hurt your score.

Passing score for the GED test is lowered

The passing score for the GED test has been lowered to 145 from 150. Kentucky Adult Education will apply the 145 passing score to anyone who has taken the GED test since Jan. 1, 2014.

According to the GED Testing Service, the lower passing score reflects the education outcomes of GED graduates compared to high school graduates over the past 18 months.

The GED program will also include two optional performance levels. GED College Ready is used to show a GED graduate's readiness to take college courses for credit. GED College Ready + Credit may qualify students for up to 10 hours of college credit.

While the score change is effective immediately, it will not be reflected in students' MyGED score reports until March 1.

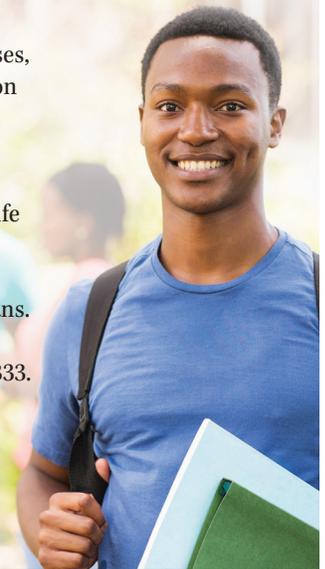
To find your local adult education program, please visit www.kyvae.org/countycontacts.aspx.

GET THE KENTUCKY ADVANTAGE! Low-cost loans for students AND parents!

When you're heading to college and need additional money to pay expenses, we can help! The Advantage Education Loan for students and parents is Kentucky's only state-based loan.

The interest rates are FIXED for the life of the loan, start at 4.95% and won't exceed 7.59%, which means you can save thousands over competitors' loans.

For more information, call 800.988.6333. Visit advantageeducationloan.com to apply.



All loans are subject to credit approval. Equal Opportunity Lender.



Super Sunday events to be held across the state

KHEAA will once again partner with the Kentucky Community and Technical College System's (KCTCS) annual Super Sunday initiative. Super Sunday targets African-American students and their families with information and resources to support college admissions and enrollment. The statewide program will match staff from 16 KCTCS schools and KHEAA with African-American churches. Most sessions will be held on February 28. For a list of locations and for more information, visit www.super-sunday.org.

There's still time to enter to win an iPad

Kentucky residents still have time to enter to win a new iPad from KHEAA. The contest runs through 12 a.m. on March 1.

To enter, visit the KHEAA Facebook page, click on the orange graduate icon and answer one question about college. KHEAA will not share or sell any personal information to a third party.

Only Kentucky residents are eligible. Prior winners are not eligible.

The drawing will be held in early March, and the winner will be notified by email.

Residents of coal-producing counties eligible for scholarship

Residents of 35 coal-producing counties in Kentucky can now apply for the 2016–2017 Kentucky Coal County College Completion Scholarship. The scholarship helps residents of the state's coal-producing counties complete a bachelor's degree.

A student must:

- Be a U.S. citizen and a permanent resident of a Kentucky coal-producing county.
- Have earned at least 60 credit hours toward a bachelor's degree.
- Be enrolled at least half-time in a bachelor's degree program.
- Be in good academic standing.
- Have no past-due financial obligations to KHEAA.

The counties are Bell, Boyd, Breathitt, Clay, Daviess, Elliott, Floyd, Hancock, Harlan, Henderson, Hopkins, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Letcher, Magoffin, Martin, McLean, Menifee, Morgan, Muhlenberg, Ohio, Owsley, Perry, Pike, Pulaski, Rockcastle, Union, Webster, Whitley and Wolfe.

The award amounts are:

- Up to \$7,027 per year at a nonprofit, independent college in a coal-producing county.
- Up to \$2,377 per year at a public university extension campus in a coal-producing county.
- Up to \$3,514 per year at a public or nonprofit, independent college whose main campus is in Kentucky but is not in a coal-producing county.

The scholarship may be used at college not in a coal-producing county only if the student is pursuing an approved bachelor's degree program in a major not offered at any college in a coal-producing county.

To apply, students must submit the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov and the Kentucky Coal County College Completion Scholarship application at www.kheaa.com before May 1. To access the online application, students must sign in from the home page. Scholarships are awarded on a first-come, first-served basis according to the date the FAFSA was submitted.

Online security can help protect you from cyber thieves

The hacking theft of credit and debit card numbers should make everyone, including students, more careful about protecting their money from cyber thieves. The following measures can help.

Never provide Social Security numbers, bank account numbers or credit card numbers in response to a phone call, fax, letter or email. If you get an email from a bank or company with which you do business, don't click on any links in the email. The link may lead you to a fake web page run by thieves hoping you'll enter personal information, or it may install spyware or malware on your computer. Instead, sign in through the website you normally use when you do business with that firm.

Never provide bank, credit card or other sensitive data on a website that doesn't explain how your information will be protected, including encryption to transmit and store data safely.

When using an ATM card or debit card, make sure no one standing nearby can see your personal identification number (PIN).

Install a free or low-cost firewall to stop intruders from gaining remote access to your personal computer. Download and frequently update security patches offered by your operating system and software vendors to correct weaknesses that a hacker could exploit.



Federal student aid programs can help pay college costs

The federal government sponsors numerous financial aid programs that can help students and their parents pay college expenses. This brief summary describes the more common federal grant and loan programs. Grants generally do not have to be repaid, but loans do.

Federal Pell Grant: Pell Grants provide up to \$5,815 per year for undergraduates with financial need. The amount may change this year.

Federal Supplemental Educational Opportunity Grant: grants that provide up to \$4,000 per year for undergraduate students who have exceptional financial need.

Direct Subsidized and Unsubsidized Loans: These loans, also called Stafford Loans, are available to undergraduate, graduate and professional students. The amount students may borrow depends on their year in school.

Federal PLUS Loan: Parents of dependent undergraduate students may qualify for PLUS Loans, depending on the parents' credit ratings. The amount available depends on how much other financial aid the student receives. Graduate and professional students may apply for PLUS Loans if they have exhausted their Subsidized and Unsubsidized Loan eligibility.

The Free Application for Federal Student Aid (FAFSA) is used to apply for all of these programs. Families seeking a PLUS Loan must also submit a separate application.



Operation Preparation set to take place in March

Operation Preparation, which pairs community volunteers in one-on-one sessions with students, will be held in March.

Trained volunteers will meet with every eighth-grade and tenth-grade student at participating public schools in Kentucky. The volunteer will use students' Individual Learning Plans, including career interest information and standardized test results, to discuss:

- Career aspirations, required education/training and workforce skills.
- Whether students are on target to meet their goals.
- Whether students are taking the courses that will prepare them for successful futures.

Each session is expected to last about 20 minutes. The meeting aims to provide both information and inspiration for students to be ready for college or a career.

Operation Preparation is a joint effort of the Kentucky Department of Education and the Department of Workforce Development.

For more information, please email operationpreparation@education.ky.gov.



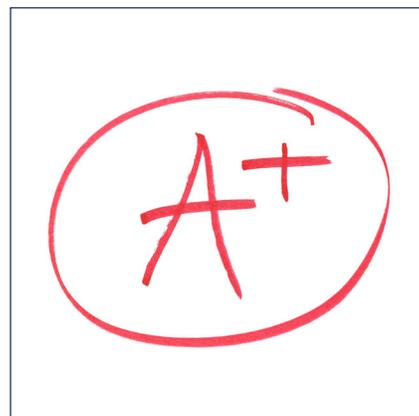
School districts honored as 'Districts of Distinction'

Five school districts have been recognized as Districts of Distinction by the Kentucky Board of Education and the Kentucky Department of Education.

The five districts recognized for the 2014–15 school year were Calloway County, Floyd County, Fort Thomas Independent, Hickman County and Russell Independent.

In addition, Hickman County, Calloway County and Russell Independent were recognized as High Progress Districts, which means they are in the top 10 percent of improvement compared to other districts in the state.

The districts earned the recognition under the Unbridled Learning: College and Career Readiness for All system. To qualify, a district has to have an overall score at the 95th percentile or higher based on achievement, gap, growth, college- and career-readiness, graduation rate and program reviews; have at least a 95 percent participation rate; and not other criteria. The achievement data is based on K-PREP testing in spring 2015.



Kentucky students may win \$1,000 toward college

More Kentucky students will have a chance this year to win money toward college and \$500 for their school in the “Dream Out Loud Challenge.” Students are invited to submit an original drawing, poem, essay or video answering the question: How will I change the world after I go to college?

The annual challenge, sponsored by the Kentucky Education Savings Plan Trust (KESPT), is intended to encourage Kentucky families to start saving and planning for higher education with their children. The contest runs from Jan. 18 through March 18. Entries must be postmarked by March 18 and received by March 25.

The contest has two categories: drawing or video and essay or poem. One winner will be chosen from each category in grades Pre-K and K, grades 1 and 2, grades 3 and 4 and grades 5 and 6. In the past, only six winners were chosen. The winning students will receive a \$1,000 KESPT college savings account, and their schools will win \$500.

KESPT is Kentucky’s official college savings plan. It is administered by KHEAA and managed by TIAA-CREF Tuition Financing. The plan helps parents, grandparents and others invest in a child’s future college education. No public funding is used for KESPT marketing, promotions or contest awards. Funding is provided by TIAA-CREF program manager for KESPT.

Visit www.kysaves.com/DreamOutLoud to learn more about the challenge, including official rules and a complete description of entry requirements. No purchase necessary. Void where prohibited.



AFTER COLLEGE
I WILL...

become a
neurologist and
treat Multiple
Sclerosis.

The
**Dream
Out Loud**
Challenge

Attention, Kentucky students in Pre-Kindergarten through grade 6: Tell us how you will change the world after college.

YOU COULD WIN A \$1,000 COLLEGE SAVINGS ACCOUNT AND \$500 FOR YOUR SCHOOL OR PUBLIC LIBRARY!

Submit a drawing, video, poem or essay between
January 18 and March 18, 2016

KYSaves.com/DreamOutLoud




Entries must meet length requirements. No purchase necessary to enter or win. Void where prohibited. Mailed entries must be postmarked by March 18, 2016, and received by March 25, 2016. Visit KYSaves.com/DreamOutLoud for official rules and award details. Sponsored by the Kentucky Higher Education Assistance Authority (KHEAA) and the Kentucky Education Savings Plan Trust (KESPT). TIAA-CREF Tuition Financing, Inc., Plan Manager. C7847B

Senior Planner

February/March

- Submit mid-year 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.