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



Students should take FAFSA verification process seriously

The federal government requires many students who submit the Free Application for Federal Student Aid (FAFSA) to verify the information submitted on the FAFSA. The students are chosen by the U.S. Department of Education.

Used to apply for most federal and many state student aid programs, the FAFSA asks detailed questions about the income and resources of students.

Parents are required to provide their information as well if their children are dependent students. Students are considered dependent if they are undergraduate students under 24 years old, not married, have no dependents of their own, are not veterans or were not orphans or wards of the court until age 19.

The college or, in some cases, an agency working with the college will contact students to let them know if their data is being verified. Students and parents need to take that process seriously.

Students chosen for verification cannot receive their financial aid until they have completed the process. As soon as they are contacted, they should provide any information that is required. Putting it off will only lead to frustration if the process isn't finished when classes are ready to start.

If students have decided not to attend a college that asked them to verify their data, they should let the college know so it will stop requesting information.

28 new school resource centers open

More than 33,000 Kentucky students now have access to supplemental services at school thanks to the recent opening of 28 new Family Resource Youth Services Centers (FRYSCs). Kentucky now has 854 FRYSCs across the state.

The centers work to remove non-academic barriers to learning in order to enhance student academic success. FRYSCs may provide referrals to health services, tutoring, clothing, food and other resources to students and their families.

In 2018 the General Assembly authorized about \$8 million more in funding for FRYSCs. The Cabinet for Health and Family Services held a competitive grant review for eligible schools statewide to decide where the new centers would be opened.

In addition to opening new centers, a portion of the additional funding was used to reconfigure existing centers, allowing them to serve the school population more effectively. In total, 53 existing centers have been reformatted to maximize services.

The new FRYSCs centers are:

Barren County

Glasgow High School

Boone County

Conner High School Ockerman Middle School New Haven Elementary School Ryle High School Stephens Elementary School

Bullitt County

Bullitt East High School Eastside Middle School Pleasant Grove Elementary School Zoneton Middle School

Fayette County

Clays Mill Elementary School Lexington Traditional Magnet School Maxwell Elementary School Paul Laurence Dunbar High School Veterans Park Elementary School Stonewall Elementary School

Franklin County

Bondurant Middle School Western Hills High School

Jefferson County

Audubon Elementary School
Breckinridge Metropolitan High School
Dunn Elementary School
Farmer Elementary School
Greathouse/Shryock Elementary School
Kennedy Elementary School
Louisville Male High School
Minor Daniels Academy
Norton Commons Family Resource Center
Norton Elementary School
Ramsey Middle School
W.E.B. DuBois Academy

Marshall County

Marshall County High School

Walton-Verona Independent

Walton-Verona Elementary School Walton-Verona Middle School

Warren County

Greenwood High School South Warren High School

Understanding pay stubs

When students work, they will receive a pay stub each time they get paid, although it may not be a paper stub. Understanding a pay stub is vital to managing your money and budgeting.

Each employer's pay stub is different, but you will usually see these items:

- Gross Pay: This is what you earned that pay period before any taxes or benefits, such as insurance, were withheld.
- **Net Pay:** This is your take-home pay after withholdings.
- **Federal Tax:** This might be abbreviated as Fed Tax, FT or FWT. It shows how much was withheld in federal income taxes.
- **State Tax:** State taxes might be abbreviated as St Tax, STW or simply by the abbreviation of the state in which you reside.
- Local Tax: Some cities or counties levy a local tax.
 Depending on where you live or work, you may not be subject to this tax and won't see anything withheld.
- **Social Security Tax:** Social Security tax might be abbreviated FICA, SS, SSWT or OASDI. The federal government requires that 6.2 percent of your wages be withheld.
- Medicare: Medicare tax might be abbreviated MWT or Med. The federal government requires that 1.45 percent of your wages be withheld.
- Year-to-date (for pay and deductions): The yearto-date fields show how much you have earned up to that point and what has been deducted for each tax or benefit.

Two Kentucky schools receive national honor

The National Association of ESEA State Program Administrators (NAESPA) honored two Kentucky schools as 2018 National ESEA Distinguished Schools. The Kentucky schools are among 68 schools nationwide to receive the honor.

Perryville Elementary School (Boyle County) was recognized for exceptional student performance for two consecutive years.

Gamaliel Elementary School (Monroe County) was recognized for significantly closing the achievement gap between student groups.

More information about all National ESEA Distinguished Schools is available at **eseanetwork.org**.



Perryville Elementary School (Boyle County)



Gamaliel Elementary School (Monroe County)

KDE seeking feedback on draft career studies/ financial literacy standards

The Kentucky Department of Education (KDE) is seeking feedback on the draft Kentucky Academic Standards for Career Studies (K–12) and Financial Literacy (9–12).

Through March 1, anyone interested is invited to review the current career studies and financial literacy standards to share feedback and suggestions for use in the review and development process for the new standards.

Feedback and comments will be considered, and any needed revisions made before bringing forward a draft of proposed standards for further comment and eventual approval by the Kentucky Board of Education.

To provide feedback on the Kentucky Academic Standards for Career Studies and Financial Literacy, go to https://www.research.net/r/KDEcareers2019, where you can read the standards and leave comments.

Due to the amount of text within the survey, it is recommended that the survey be completed on a fullsize computer or laptop.

Outreach Spotlight

Name: Amy Marvin Region: Northeastern Kentucky (Bath, Boyd, Bracken, Carter, Fleming, Greenup, Lewis, Mason, Menifee, Montgomery, Nicholas, Robertson, Rowan)



Where did you go to college? BA University of Kentucky, MA Morehead State

How many years have you been an outreach counselor?

14

What are your favorite hobbies? Crafts, reading, shopping

What is something on the top of your bucket list? Travel Europe

What is your favorite emoji?



What are you currently binge watching? *Grace and Frankie*

Who is your favorite sports team? University of Kentucky

What is your favorite movie? Shawshank Redemption

Who is your favorite music artist? Elton John

Apple or Android? Apple

What advice would you give a high school student currently thinking about college?
Start planning early!

KDE launches School Report Card website

The Kentucky Department of Education (KDE), in partnership with BrightBytes, has launched the Kentucky School Report Card, the fourth component in its School Report Card Suite.

The online tool includes data metrics and graphics to highlight key information about schools and districts. This includes school demographics, test performance, teacher qualifications, student safety, parental involvement and more.

All components of the School Report Card Suite are now live at <u>raisethebar.education.ky.gov</u>.

The suite also includes the previously released Kentucky School Proficiency Dashboard, a web-based tool that compares proficiency levels of Kentucky schools and districts; KDE's Open House website, which provides access to supplemental school and district data; and the Infinite Campus portal, a parent-friendly portal where parents can find information on their children via a smartphone mobile app.

No new assessment data is part of the release. The data is the same 2017–18 school year data released in the fall of 2018. However the School Report Card provides interactive illustrations, charts and graphs to help parents better be able to visualize the data and what it means for their child's school.

Scholarship Spotlight

Cross Country Distributing Scholarship

Eligibility: Must be the child of a person employed in the roofing or siding industry. Based on GPA, financial need, attitude, work ethic and community service.

Award: \$1,000 Number: 8 Deadline: April 1

Contact: Counselor or Steven Hancock, Cross Country Distributing, 405 North English Station Road, Louisville, KY 40223, 502.245.8871, cross-ct@bellsouth.net, www.ccdky.com for application.



Student Poll:

Which college basketball team are you rooting for during March Madness?

We want to hear from you! Which college basketball team will you be rooting for during the March NCAA tournament? We will feature the results in next month's newsletter.

Click the button or scan QR with phone.

Take the poll!



These tips may help students taking ACT

Juniors in Kentucky public high schools will take the ACT on March 12. These tips from KHEAA may help students do better on the test.

- 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.
- 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.

Public prosecutors, defenders may get help with student loans

Public prosecutors and public defenders in Kentucky may qualify for student loan forgiveness through the John R. Justice Grant program, administered by KHEAA.

Applications must be postmarked or received by March 29. The estimated award is \$800 per year. Awards are paid directly to the lender.

Eligible attorneys include prosecutors and public defenders who are full-time employees of the Commonwealth or a local government. Attorneys who supervise, educate or train prosecutors and defenders are also eligible.

Funding is available for loan forgiveness for 48 attorneys for the 2018–2019 fiscal year. Three prosecutors and three public defenders will be chosen from each of the seven state Supreme Court districts, and three prosecutors and three public defenders with statewide responsibilities will be chosen. Recipients are chosen based on their loan-to-income ratio and total student loan debt.

Funding is provided by the U.S. Department of Justice. KHEAA has received a grant for this fiscal year. Continued funding of the program is contingent upon the availability of federal dollars.

Applicants must sign three-year service agreements and have annual salaries of less than \$55,000. Prior-year recipients must reapply but do not have to sign another service agreement if selected.

For complete information or to apply, visit kheaa.com and click on the John R. Justice Loan Repayment link in the left column.



Senior Planner

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 |
| 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 |
| May 4, 2019 | April 5, 2019 | May 17, 2019 |
| June 1, 2019 | May 3, 2019 | July 10, 2019 |

FOCUS ON WHAT MATTERS.

With fixed interest rates and NO FEES, the Advantage Education Loan can help take your mind off of money so you can focus on your future.

For details or to apply, go to AdvantageEducationLoan.com.

