

YOUR
KHEAA
COLLEGE
CONNECTION

February 2022



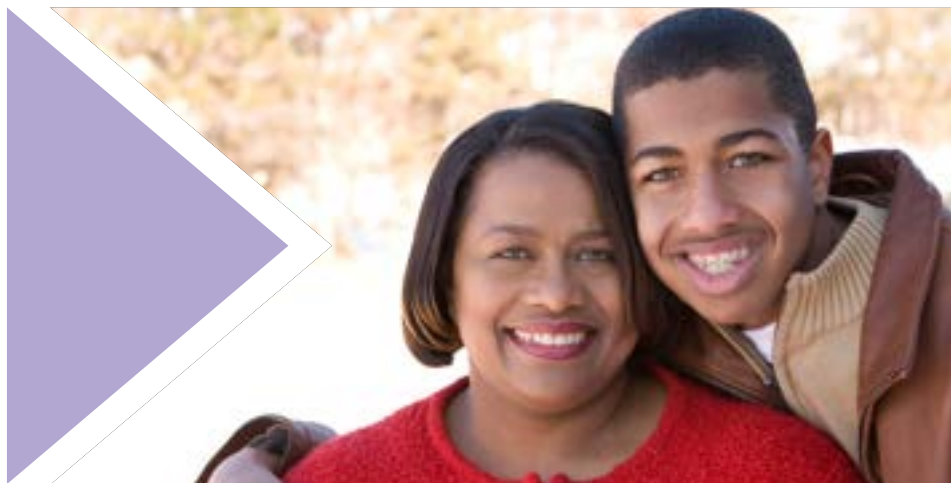
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For help with your higher education
and financial aid questions, visit

www.kheaa.com



Students should follow these tips to score higher on the ACT

Juniors in Kentucky public high schools will take the ACT in March as part of the state's accountability efforts.

“Many colleges use a student’s ACT score to help make decisions about admissions and financial aid,” Gov. Andy Beshear said. “Each year, Kentucky provides its public high school juniors an opportunity to take the ACT exam at no cost. This test can give them a sense of how prepared they are for education after high school should they choose to go that route. I urge students to take full advantage of this free offering and do their best when they get this chance in March.”

These tips 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 is. Guessing doesn’t hurt your score.

Essay contest continuing

KHEAA is now accepting entries in its “Promote Your School” essay contest. The deadline is May 31.

One important reminder: **KHEAA, because of its federal security protocols, cannot accept entries sent by Google docs or other file-sharing sites.**

To enter, email the entry to publications@kheaa.com. or mail it to KHEAA Publications, P.O. Box 798, Frankfort KY 40602-0798.

Complete rules can be found on kheaa.com.

Annual report highlights KHEAA’s outreach efforts

A report that highlights KHEAA’s outreach efforts during the pandemic is now available online.

“With an economy on fire, Kentucky students deserve every possible option to continue their education after high school,” said Gov. Andy Beshear. “KHEAA’s outreach programs help students explore all of their options — from finding the program they want to pursue to paying for their education after high school.”

During 2021, the college and career planning efforts of KHEAA’s Outreach staff were largely conducted online due to COVID-19. KHEAA’s virtual offerings allowed students and parents to access guidance and resources even if schools had limited in-person instruction in response to the pandemic.

The FY2021 Outreach Annual report details these extraordinary efforts during a challenging time. The report can be accessed on kheaa.com.

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AND PHOTOSHOOT
FOR YOUR SCHOOL**

*KHEAA's Promote Your
School Essay Contest*



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Students can get jump start on college with dual credit classes

Students who want to get a jump start on college should take advantage of available dual credit courses.

“By taking dual credit courses, students can earn their high school diploma and college credit at the same time,” said Gov. Andy Beshear. “These classes give students a head start on achieving their goals for the future.”

Now is the time for students thinking about their 2022–2023 class schedule to see what dual credit programs are available in their area. They might be able to take dual credit classes at their own high school or through a nearby college.

Some Kentucky school districts offer programs that let students graduate with not only a high school diploma but also a two-year college degree.

Students in public and private high schools should discuss their options with their guidance counselor. Home-schooled students should contact the admissions office at colleges that offer dual credit classes.

KHEEA continues hosting social media outreach

KHEEA Outreach will continue to provide live help in the spring via Facebook, Twitter and YouTube.

The schedule is:

March 7: For the Win: Who Wants to Be a Millionaire?, **Facebook**

March 14: For the Win: Financial Aid Pyramid, **Twitter**

March 21: For the Win: Outreach Counselors Play Financial Aid Blank Slate, **YouTube**

March 28: [For the Win: FAFSA Family Feud](#), **Webinar**

April 4: Smart Money: If I Could Turn Back Time, **Facebook**

April 11: Smart Money: How to Be Financially Savvy, **Twitter**

April 18: Smart Money: Work Ready Kentucky Scholarship, **YouTube**

April 25: [Smart Money: Paying for College](#), **Webinar**

May 2: Decisions, Decisions: Making Your College Choice, **Facebook**

May 9: Decisions, Decisions: Planning for Junior/Senior Year, **Twitter**

May 16: Decisions, Decisions: Education Loans, **YouTube**

May 23: [Decisions, Decisions: Beyond the Final Step](#), **Webinar**

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

The links are:

www.facebook.com/KHEEA/

www.twitter.com/KHEEA/

www.youtube.com/user/KHEEAMascot/

Program forgives loans for public prosecutors, defenders

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

“Public prosecutors and public defenders often make financial sacrifices in their service to protect the public while guaranteeing the right to fair representation,” Gov. Andy Beshear said. “The John R. Justice Grant program can help these public servants who are repaying student loans they took on so they could provide vital legal services.”

The application period begins on Feb. 28. The deadline to have applications submitted or postmarked is March 18. 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 2022–2023 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 also will be chosen. Recipients are selected based on their loan-to-income ratio and total student loan debt.

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.



Free copies of scholarship book available from KHEAA

KHEAA has about 200 copies of the latest edition of *Affording Higher Education* available. Anyone who would like a free copy may request one by emailing publications@kheaa.com. We reserve the right to limit the number of copies that anyone can receive.

Let's build your future

TOGETHER



advantageeducationloan.com

Now is the time to start planning for retirement

Retirement may be a distant concern for high school and college students, but they might want to start thinking about it.

“The best time to start planning for your future retirement is when you’re young,” said Gov. Andy Beshear. “You should research your options for investing early so money you invest now has more time to grow and help you when you get older.”

Two options for members of tomorrow’s workforce are a 401(k) savings account and an individual retirement account (IRA).

Many employers offer their workers a 401(k) option. With a 402(k), the employee has a percentage of their wages deducted and deposited in a tax-deferred account. Most contributions are invested in mutual funds. Some employers may match part of what an employee contributes.

IRAs come in several forms, but perhaps the most popular are the traditional IRA and the Roth IRA. Both types are held by a custodian, usually a bank or a brokerage firm. IRA contributions can be invested in stocks, bonds, certificates of deposits and even real estate.

In a traditional IRA, the contributions are made before taxes. The account owners pay taxes on the funds they withdraw. With a Roth IRA, the contributions come from after-tax money, which means that withdrawals are tax free.

Keep in mind that the federal government can change the rules about retirement accounts at any time. You should consult a trained professional to make sure you choose the best plan for you.



Use scholarship searches to find student financial aid

Students looking for money to help pay for technical training or college classes should take advantage of free online scholarship searches.

“Students who are looking for financial aid information to help pay for college should take advantage of the free scholarship searches available online,” Gov. Andy Beshear said. “With these resources, many Kentuckians can find help to fund their education.”

Students can use [Affording Higher Education](#), which is posted on [kheaa.com](#). This comprehensive book lists thousands of Kentucky-specific scholarships available to students who live or attend college in the state.

The website also has a link to a national database provided by the U.S. Department of Labor. Choose the Paying for college tab, then select Scholarship Search.

If you use online searches, make sure you read the terms of use. Also, some sites will require you to opt out of receiving emails from colleges and advertisers

ACT National Test Dates

Test Date	Registration Deadline	Scores Available
June 11, 2022	May 6, 2022	TBD
July 16, 2022	June 17, 2022	TBD

SAT National Test Dates

May 7, 2022	April 8, 2022	May 20, 2022
June 4, 2022	May 5, 2022	July 13, 2022

Scholarship Spotlight

Kentucky Manufactured Housing Institute

Trade and Apprenticeship Scholarship

Eligibility: Must be currently attending or planning to attend a technical center, trade school or enrolling in an apprenticeship program centered around the construction industry.

Award: \$1,000

Number: 5

Manufactured Home Resident Scholarship

Eligibility: Must be a graduating high school senior, GED recipient or student who is currently enrolled in college, technical school or trade school. Eligible participants must live in a modular or manufactured home.

Award: \$1,000

Number: 2

Deadline: April 1, 2022

Contact: Amberly Brislin, 502.223.0490; abrislin@kmhi.org

Three new academic programs approved for U of L, NKU

The Council on Postsecondary Education approved two new academic programs at the University of Louisville and one at Northern Kentucky University at its Jan. 28 meeting.

For U of L, the council approved a bachelor's degree in general studies, a 120-credit hour online program designed exclusively to meet the needs of returning adult learners. The second program, a master's in health teacher education, will prepare faculty and graduate students of medicine, dentistry, public health, and nursing for teaching in their respective fields.

A master's in cardiovascular perfusion was approved for NKU. The 77-credit hour program will prepare students to use heart/lung machines and other technologies to maintain the health of patients during heart surgery and other medical procedures