



## IB programs designed for students ages 3–19

The International Baccalaureate program is truly international. In 2016, some 1.25 million students in more than 4,500 schools in over 150 countries participated in IB.

**In our newsletters, we often mention AP, IB and CAI. We looked at AP last month. This month we'll discuss IB.**

IB offers programs for students from ages 3 through 19. Students 16–19 have a choice of two programs. The diploma program, the first program offered by IB in 1968, prepares high school students mostly for the traditional four-year college. It is a two-year program that requires students who want an IB diploma to follow a curriculum of three core elements and six subject groups. The three core elements include a community service project.

A career-related program, first offered in 2012, targets students interested in college, apprenticeships or full-time employment after they finish high school.

For Kentucky Educational Excellence Scholarship purposes, grades in IB courses are weighted on a 5-point scale, meaning they can increase a student's overall GPA.

As with AP, students who have qualified for free or reduced-price lunches during any year of high school can also earn KEES bonus awards for doing well on IB exams. Students who score 5, 6, or 7 can earn \$200, \$250 and \$300, respectively, in bonus awards.

For more information about IB, visit <https://www.ibo.org/>.

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**For help with financial aid and admissions, visit [www.kheaa.com](http://www.kheaa.com).**

**To stay connected, text Outreach to 800.926.8926.**

## Students should avoid these common mistakes when seeking college aid

Many students spend more for college than they should by making some common mistakes when seeking financial aid. Follow these tips to make sure you get the help you need.

Some people don't bother to apply for financial aid because they don't think they'll qualify. But they should submit the Free Application for Federal Student Aid (FAFSA) to find out if they're eligible for state and federal student aid programs. Not filing may hurt their chances of getting free money for college.

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 look it over carefully. They should compare offers if they have received packages from more than one school to see which is the best deal.

Of course, students should also consider other factors, such as whether a school offers the academic program a student wants or if it meets other expectations.

Students who need loans to help pay for college must be good consumers. Not all lenders offer the same rates and benefits. Borrowers should pay close attention to what lenders call the back-end benefits: the interest rate and principal reductions offered when repaying the loan.



Breanne Wichman, a student at Rich Pond Elementary School in Warren County, took first place in the 5–8 age group in the 2018 Adopt-a-Highway art contest.

## Adopt-a-Highway contest entry deadline is Feb. 14

Feb. 14 is the deadline for Kentucky students to submit entries for the annual Adopt-a-Highway art contest sponsored by the Kentucky Transportation Cabinet.

Students enrolled in Kentucky public, private or home schools are eligible.

The contest is divided into four age groups: 5–8, 9–11, 12–14 and 15–18. Winners of each age division earn a \$100 gift card, while second- and third-place finishers receive a \$50 gift card. First- through third-place winners will have their artwork featured in the Adopt-a-Highway calendar and in the cabinet's conference center in Frankfort.

Entries must be postmarked by Friday, Feb. 14.

For more information, including entry forms and judging criteria, visit [transportation.ky.gov/AdoptaHighway](https://transportation.ky.gov/AdoptaHighway).

# Tips may help students when filing their taxes

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

Although students may not have earned enough to be required to file, they may be able to get a refund if their employer withheld taxes from their pay. Before they file, however, they should discuss the situation with their parents. If parents can claim the student as a dependent, the parents could save thousands of dollars. Nearly all high school students will be considered dependents for tax purposes.

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. The 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 detailed information about federal programs, go to [www.irs.gov](http://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 taxpayers should make sure they have the most up-to-date information before filing



## KCTCS will spend \$2.7M on its business-first plan

The state's two-year public colleges are investing \$2.7 million over three years to work with businesses to close workforce gaps through a new business-first initiative.

The Kentucky Community and Technical College System believes that improving its model of apprenticeships is a win-win for employers and employees. According to the U.S. Department of Labor, 91 percent of apprentices across the country are still employed with their companies after they complete their program.

The 16 KCTCS colleges work with businesses to provide locally relevant programs. One program is the Kentucky **Federation for Advanced Manufacturing Education**, through which students earn paychecks while getting hands-on experience and college credit.

KCTCS has more than 400 advanced manufacturing partners statewide and 135 business partners who offer work and learn experiences through KY FAME.

Each college will have a staff member dedicated to leading the programs in their communities.



## State will waive fees for students' GED tests

The state will waive testing fees for Kentuckians who are trying to earn a GED, according to a Jan. 7 announcement by Gov. Andy Beshear.

The Education and Workforce Development Cabinet has allotted \$600,000 so Kentucky Skills U can waive the fees. Kentucky Skills U is the state agency that provides free adult education in all 120 Kentucky counties.

The GED test fee is one of the most common barriers facing adults lacking education in Kentucky. More than half of the 335,000 Kentuckians without a GED or high school diploma are not part of the state's workforce. Beshear said that waiving the fees will help unemployed or underemployed Kentuckians get the education they need to place them on a meaningful career pathway.

Kentucky Skills U students can prepare for the GED and postsecondary education or receive career and training for employment. Students may also be eligible for GED Plus, which allows students to earn a GED and college credential at the same time through the **Work Ready Kentucky Scholarship**.

Kentucky requires students to take the GED Ready Practice test before they take the GED exam. The practice test is available from Kentucky Skills U at no cost or online at [ged.com](http://ged.com) for a fee.

For more information, visit [kyskillsu.ky.gov](http://kyskillsu.ky.gov) or text MYGED to 74700 to find a Kentucky Skills U center near you.



## Scholarship Spotlight

### Tuskegee Airmen Inc.

#### General Noel F. Parrish Chapter Educational Scholarship

**Eligibility:** Must be a graduating high school senior in good standing in the year of application, be accepted at a university or college and have at least a 2.75 GPA.

Must also submit an official copy of student's schedule, wallet-size photo, 3 letters of recommendation, a 1-page personal essay explaining why student should receive the scholarship, including any contributions made to better his/her community and listing all aviation or civic organizations, career goals and aspirations for the future and a 1-page essay on any experiences, studies, papers or research student has had about the Tuskegee Airmen. Essay should be typed and double spaced.

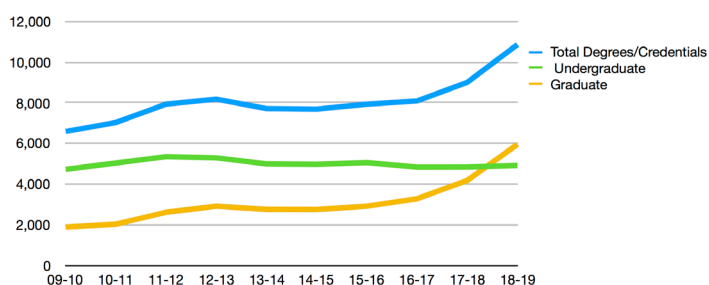
**Award:** \$500

**Number:** 5 or 6

**Deadline:** March 1

**Contact:** Charles Walker, P.O. Box 353, Richmond, KY 40476; [cwalkq@gmail.com](mailto:cwalkq@gmail.com); <http://bgnfpchapter.weebly.com/>

Degrees awarded by state's private colleges, universities



## State's private colleges continue degree growth

Kentucky's private colleges and universities played an important role in the record 2018–19 year for Kentucky degrees and credentials recently announced by the Council on Postsecondary Education.

Degrees awarded by the Association of Independent Kentucky Colleges and Universities continued rising in 2018–19, with AIKCU members awarding 10,926 total degrees and credentials.

This marked the first time that graduate degrees (5,937) awarded by AIKCU schools exceeded undergraduate (4,989), according to CPE.

AIKCU members awarded 3.5 percent more bachelor's degrees and 42.5 percent more graduate degrees in 2018–19 than in the previous year. Total degrees and credentials were up by 21.4 percent.

Over the last ten years, the number of degrees and credentials awarded by AIKCU members has increased by 66 percent.

## Knowing the difference between needs, wants helps students' finances

A big step to financial security is learning the difference between a need and a want. Students who learn that difference will find that their bank accounts grow more quickly.



Needs include clothes, food and, for many students, transportation.

With clothes, a want may mean wearing only designer items that cost more than clothes that last just as long and look just as good.

Students might want to eat a deluxe cheeseburger at a fast food restaurant every day, even though they can save money by making their own sandwich and brown-bagging it.

If a student needs a car, a want would be a new sports convertible instead of a reliable, used car with good gas mileage and less flash.

Before making a purchase, students should ask themselves if they can get by with a less expensive item — or without that item completely. They should save the money they don't spend so it's there when they really need something.

## USDE changes loan borrowing process

The U.S. Department of Education has changed part of its student loan process for the 2020–21 award year, which begins July 1.

Under the new rules, students and parents who borrow Federal Direct and Federal PLUS loans must visit a page that tells them how much they currently owe in federal student loans. In addition, they must acknowledge that they have seen this amount before colleges can disburse any loan funds for each new award year.

The Informed Borrowing Confirmation process will be implemented on the [studentaid.gov](https://studentaid.gov) website as part of the Master Promissory Note process. Student and parent borrowers must sign the MPN, a promise to repay what they borrow, before they can receive a federal student loan.



## Nominations open for 2021 Kentucky Teacher of Year

Kentuckians who want to nominate someone for the 2021 Kentucky Teacher of the Year award may do so now.

Nominations may be submitted electronically at [kentuckytoy.com](https://kentuckytoy.com). The deadline is Feb. 15.

Any full-time public school teacher in the state with at least three years of experience is eligible. Teachers may be nominated by students, parents, peers, principals, superintendents or anyone from the community who has an interest in honoring an outstanding educator.

All nominees are required to complete a formal application, which must be submitted by March 15.

The Kentucky Teacher of the Year will be announced in Frankfort. At that time, up to 24 finalists will receive cash awards and other mementos.

The award is sponsored by the Kentucky Department of Education and Valvoline Inc.

### ACT National Test Dates

Test Date	Registration Deadline	Scores Available
April 4, 2020	February 28, 2020	April 14, 2020
June 13, 2020	May 8, 2020	June 23, 2020
July 18, 2020	June 19, 2020	July 28, 2020

### SAT National Test Dates

March 14, 2020	February 14, 2020	March 27, 2020
May 2, 2020	April 3, 2020	May 15, 2020
June 6, 2020	May 8, 2020	July 15, 2020

## Students chosen for state advisory council

Eleven Kentucky public high school students have been named to the Commissioner's Student Advisory Council. They join 11 returning members on the council.

The new members will serve the remainder of the school year. Sophomores and juniors may serve again next fall. The new members are:

- Nicole Arnett, senior, Kentucky School for the Blind
- Madelyn Blankenship, sophomore, Pulaski County High School
- Sarah Davenport, senior, Fleming County High School
- Reece Dicken, junior, Barren County High School
- Rohin Dutt, sophomore, duPont Manual High School
- Renuka Gentela, junior, Paul Laurence Dunbar High School
- Elizabeth Holcomb, junior, Kentucky School for the Deaf
- Solyana Mesfin, sophomore, Eastern High School
- Madison Ortega, senior, Rowan County Senior High School
- Lauren Shackelford, junior, Corbin High School
- Samuel Smith, sophomore, Daviess County High School

The students will meet with the state commissioner of education and Kentucky Department of Education staff to discuss how state-level decisions affect public school students. Council members also provide feedback on issues that impact Kentucky students and schools.

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off to college.  
We'll handle  
the rest.**

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For more details or to apply, visit [AdvantageEducationLoan.com](https://AdvantageEducationLoan.com)

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