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KHEAA promotes FAFSA February

KHEAA is holding a FAFSA February campaign to remind students to submit their Free Application for Federal Student Aid.

Filing the FAFSA is a must for high school seniors headed to college or technical schools and for students already in postsecondary education. The results from the FAFSA will let them know if they qualify for federal and state financial aid programs.

"Financial aid isn't just for students at four-year colleges," said Kim Dolan, KHEAA's Director of Outreach. "If you're interested in a shortterm program or a two-year degree, there's financial aid for you too."

KHEAA is providing an online toolkit on <u>kygoestocollege.com</u> for those interested in participating in FAFSA February. The toolkit has ready-made content for use on social media pages.

February is Financial Aid Month, and KHEAA wants to help students and parents complete the FAFSA. The easiest, fastest method is to file online at <u>studentaid.gov</u>.

Students and parents who need help completing the FAFSA can visit <u>kheaa.com</u> to find the KHEAA outreach counselor assigned to their county. On <u>kheaa.com</u>, hover over the Counselors tab, then go to KHEAA Outreach Services and Outreach Counselors.



KHEAA provides scholarships for aspiring teachers

Kentuckians pursuing teacher certification at some Kentucky colleges may qualify for a Teacher Scholarship administered by KHEAA. A student must be a Kentucky resident and U.S. citizen and meet the following criteria:

- Be admitted to a teacher education program pursuing initial teacher certification at a participating Kentucky college; or
- Be a certified P–12 teacher pursuing additional certification for classroom teaching.
- Have financial need.
- Meet the college's satisfactory academic progress requirements.
- Teach one semester at a Kentucky public or certified non-public school for each semester the scholarship is received.
- Repay the scholarship plus interest if the teacher education program or service requirement is not completed.

Students must also commit to completing the following services before they can receive an award:

- Complete a teacher education program.
- Provide one semester of qualified teaching service at a school certified by the Kentucky Board of Education for every semester of scholarship receipt.

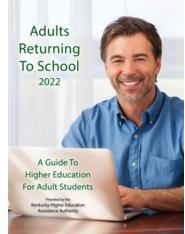
High school teachers who provide dual credit instruction and teachers in critical shortage areas will receive double service credit (one semester of teaching = two semesters of scholarship service credit).

The maximum award is \$2,500 per semester. The deadline to apply is May 2. For a list of participating schools, visit <u>kheaa.com</u>.

Free booklet can help adults thinking about higher education

The 2022 edition of *Adults Returning to School* is now available from KHEAA.

The booklet is useful for both adults who have not taken a course since high school or who are returning to school to complete a degree or learn new skills to make them more competitive in the workplace.



Adults Returning to School can guide adults through the admissions and financial aid processes. It is divided into three parts.

Part I deals with the decision to return to school. It provides information about adult education programs, admissions and transfers.

Part II guides adult students through the financial aid process. It includes sections about student aid and other government programs that can provide help to adult students and their families.

Part III provides detailed information about trade schools and two- and four-year colleges. The "Areas of Study" section lists schools that provide programs in some three dozen academic and technical fields.

Kentuckians can request a free copy by emailing <u>publications@kheaa.com</u>.

KHEAA continues hosting social media outreach

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

The schedule is:

Feb. 7: FAFSA February: Student Experience, *Facebook*

Feb. 15: FAFSA February: FAFSA Facts, Twitter

Feb. 21: FAFSA February: FAFSA Fast Facts, *YouTube*

Feb. 28: FAFSA February: What's Next for Financial Aid?, *Webinar*

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: <u>Decisions</u>, <u>Decisions</u>: <u>Beyond the Final Step</u>, *Webinar*

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



The links are:

www.facebook.com/KHEAA/ www.twitter.com/KHEAA/ www.youtube.com/user/KHEAAMascot/

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 can use *Affording Higher Education*, a comprehensive book listing thousands of Kentucky-specific scholarships available to students who live or attend college in the state. This resource is available on <u>kheaa.com</u>.

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. Some sites will will provide your contact information to colleges and advertisers unless you opt out of receiving messages.

KHEAA sponsoring annual essay contest

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

A school must participate in the Kentucky Educational Excellence Scholarship (KEES) program for one of its students to be eligible to enter.

To be considered for the scholarship, students must submit an essay addressing one of these subjects:

- "How I will inspire others to do better" or
- "How education makes a community stronger."

The essay must be no more than 200 words long and cannot mention the student's name, school, county or community. The essay should not identify the student by race, gender, religion or other manner.

The essay topic must be clearly indicated 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 high school junior during the 2022–2023 school year. For contest details, visit <u>kheaa.com/</u><u>website/contest/intro</u>.

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

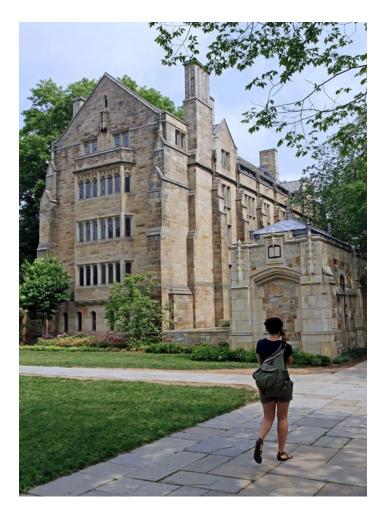
Students should email their essays to essay to <u>publications@kheaa.com</u> or mail them to KHEAA Publications, P.O. Box 798, Frankfort, KY 40602. The winner will be chosen by a committee of KHEAA employees. The deadline for submissions is May 31.

The scholarship funds will be sent to the winner's school when they enter college as a freshman.

Students from high schools that have been featured in the past five years — Butler County, Bullitt East, Warren East, Paducah St. Mary and Logan County are not eligible to enter this year's contest.



DELANEY DAUGHERTY, 2021 ESSAY WINNER



Fewer colleges using SAT, ACT for admission decisions

Fewer colleges and universities now require students to submit ACT or SAT scores as part of getting admitted.

According to FairTest, which promotes fair and open testing, more than 1,800 schools nationwide no longer require standardized test scores.

In Kentucky, about three dozen public and private colleges and universities have joined that trend. Some of them don't require ACT or SAT scores at all, while others allow students to submit them if they want to.

Still other schools do not require ACT/SAT scores for students with higher GPAs but do require them for students with lower GPAs.

SAT will go digital in 2024, shorten test time to 2 hours

The SAT will go digital in 2024, and the test will be shortened from three to two hours, according to the College Board.

The PSAT/NMSQT, which determines what students will be National Merit semifinalists, will also go digital. SAT scores help determine which students will be National Merit finalists and scholarship winners.

The tests will still be administered in a school or in a test center with a proctor present. Students will still have access to free practice resources on <u>Khan</u> <u>Academy</u>.

Among the changes: the digital SAT will be shorter about two hours instead of three for the current SAT, with more time per question. The digital test will feature shorter reading passages with one question tied to each, and passages will reflect a wider range of topics that represent the works students read in college. Calculators will be allowed on the entire math section. Students will receive their scores in days.

Another change is that SAT score reports will also give students information about local two-year college, workforce training programs, and career options.

Students who don't have their own laptop or tablet or cannot get one from their schools will be given one to use when they take their test.

ACT, SAT needed for KEES

Kentucky students need to remember that ACT or SAT scores are still needed if they want to earn more in KEES awards. Students receive a bonus award for ACT composite scores of 15 or higher (or for equivalent SAT scores). The maximum bonus award is \$500 (ACT composite of 28 or higher), meaning students can earn up to \$2,000 more for each year of postsecondary education.

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Tax tips for students

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

"Kentucky's economy has grown steadily the past two years," Gov. Andy Beshear said. "To continue that growth, the state needs more residents with technical training or college education after high school. Tax credits and deductions can help that effort by making post-high school education more affordable."

Before students file their tax return, they should discuss the situation with their parents who may be able to claim the student as a dependent, which could save them thousands of dollars.

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. These 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 detailed information about federal programs, go to <u>irs.gov</u> 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 make sure you have the most up-to-date information before filing a return. If you have questions about what financial aid is taxable, you should consult a tax professional.

What students should do after filing the FAFSA

After completing the FAFSA, students can take other steps to ensure they receive as much money for college as possible.

"Completing the FAFSA is one of the most important steps students can take in financing their educational futures," said Gov. Andy Beshear. "Students should also be aware of other ways they can ensure they are in good financial shape as they start their postsecondary careers."

Submitting the FAFSA is especially important for students who are expecting to receive financial aid from programs with limited funds or with early deadlines.

Students should apply for as many scholarships as they can. Thousands of scholarships are offered by schools, companies and other organizations.

Once students submit the FAFSA, it will take several days for the application to be processed.

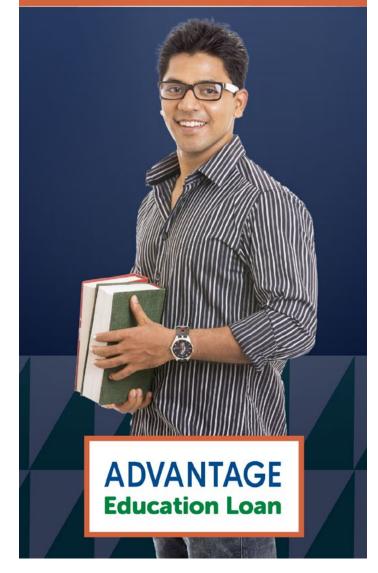
Students will receive a Student Aid Report (SAR) that recaps the information from their FAFSA. Students should review the SAR to ensure the information is complete and accurate. If they need to make changes, they can do so at studentaid.gov under Apply for Aid.

The SAR will also be sent to each college that students list on the FAFSA. Students should check with the financial aid offices at the schools to which they've applied to make sure the SAR was received and if the school requires more paperwork.

Students should also contact schools if their family's situation changes in a major way after completing the FAFSA. They may be able to request a review from the school to see if they may qualify for more funds.

Get help PAYING FOR COLLEGE

ADVANTAGEEDUCATIONLOAN.COM



ACT National Test Dates								
Test Date	Registration Deadline	Scores Available						
April 2, 2022	Feb. 25, 2022	TBD						
June 11, 2022	May 6, 2022	TBD						
July 16, 2022	June 17, 2022	TBD						
SAT National Test Dates								
March 12, 2022	Feb. 11, 2022	March 25, 2022						
May 7, 2022	April 8, 2022	May 20, 2022						
June 4, 2022	May 5, 2022	July 13, 2022						

Scholarship Spotlight

Diversity in Kentucky Distilling Scholarship

Eligibility: Must be a person of color; be a full-time undergraduate or graduate student; attend Kentucky State University, the University of Kentucky, the University of Louisville or Western Kentucky University; major in agriculture, science, engineering, hospitality, business or marketing; be a full-time Kentucky resident; be enrolled or plan to enroll in a Distilling Certificate program; and demonstrate an interest in distilling.

Award: \$5,000; renewable for one year

Deadline: March 1

