

YOUR
KHEAA
COLLEGE
CONNECTION
JULY 2018



Visit KHEAA at the Kentucky State Fair

Kentuckians attending the state fair in Louisville Aug. 16–26 can pick up free student financial aid information at the College Info Road Show booth in the South Wing of the Kentucky Exposition Center.

The College Info Road Show is a mobile classroom sponsored by KHEAA.

At the fair, students and parents can find free college planning and financial aid materials and resources, including information about the Oct. 1 opening date for the Free Application for Federal Student Aid (FAFSA). They can also register to win a \$1,000 college savings account. KHEAA outreach staff will be on hand to answer questions from students, parents, school counselors and other college access providers.



Visitors to KHEAA's booth will find

helpful free guides such as *The College Circuit*, *Surviving College*, *Getting In* and *Adults Returning to School*. Students and families can also learn how to request a free copy of "Getting the Facts," a personalized report that helps students estimate how much financial aid they may receive at the schools they want to attend.

IN THIS ISSUE

- 2 - Sims named outreach counselor
- 2 - Win an iPad Pro
- 3 - Online security for students
- 3 - Education options for students after high school
- 4 - Check out kheaa.com
- 5 - Advantage loan rates are lower than PLUS loans
- 5 - Check KEES account
- 6 - Kentucky families can win \$1,000 for college
- 6 - Poetry Out Loud contest
- 7 - Kentucky teachers win presidential award



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

Sims joins KHEAA as outreach counselor



Tré Sims is the new outreach counselor for KHEAA in Central Kentucky. He will work in Bourbon, Fayette, Franklin, Harrison, Jessamine, Scott and Woodford counties.

“I am ecstatic about continuing to work within the Central Kentucky area with students, their families and organizations to provide life-changing opportunities for their college careers and lives,” he said. “I can’t wait to share valuable information and build close connections within my region and share my own personal college journey.”

In addition to schools, Sims will work with adult education centers, state agencies and other groups. He can be reached at tsims@kheaa.com or 502-330-8002.

“We are thrilled to have Tré as a member of the KHEAA Outreach team,” KHEAA Director of Outreach Services Kim Dolan said. “It will be exciting to see him put his experience working in college admissions and volunteering with a variety of youth organizations to use as an outreach counselor in Central Kentucky.”

Sims graduated from Berea College in 2015 with a major in African and African American studies and a minor in music. He sings, writes and produces his own music and plays basketball in his spare time. Before joining KHEAA, Sims was an admissions counselor for Berea.

Kentucky residents have chance to win iPad Pro

Kentucky residents have another chance to win a new iPad from KHEAA in a sweepstakes being held through Facebook in August. The contest runs from 12 a.m. on Aug. 1 through 12 a.m. on Sept. 1.

To enter, a Kentuckian must visit the KHEAA Facebook page, click on the “Giveaway” tab on the left side of the page and answer one question about college. On a mobile device, the giveaway post is pinned to the top of the KHEAA Facebook page. KHEAA will not share or sell any personal information to a third party.



Only Kentucky residents are eligible. Employees of KHEAA or its sister agency, the Kentucky Higher Education Student Loan Corporation (KHESLC), and their immediate family members are not eligible. Prior winners are also not eligible.

The drawing will be held in early June, and the winner will be notified by email. The winner must respond by email within three calendar days to receive the iPad Pro. If no response is received within three days, another winner will be drawn.

Online security can help protect people 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.

People should never provide Social Security numbers, bank account numbers or credit card numbers in response to a phone call, fax, letter or email. If they get an email from a bank or company with which they do business, they shouldn't click on any links in the email. They may lead to a fake web page run by thieves hoping someone will enter personal information. Scammers also use such links to install spyware or malware on devices. Instead, people should sign in through the website they normally use.

In addition, people should never provide bank, credit card or other sensitive data on a website that doesn't explain how their data will be protected or offer encryption to transmit and store data safely.

People should check their bank and credit card accounts regularly to catch any suspicious activities. If they find something, they should contact their bank or credit card company immediately.

Installing a free or low-cost firewall can stop intruders from gaining remote access to a personal computer. People should download and frequently update security patches offered by their operating system and software vendors to correct weaknesses that a hacker could exploit.

Education after high school doesn't always mean 4-year degree

Many students think of education after high school as the traditional four-year college degree. However, students who don't want to go that route have other options from which to choose.

One option is to get a two-year degree that leads to a job in the workforce. A second option is a diploma or certificate that takes six to 18 months to finish, then find a job.

Students can make use of several federal and state financial aid programs to help them pay for that training, including the Work Ready Kentucky Scholarship, which KHEAA administers. They should contact the financial aid office of the school they plan to attend to learn more about student aid.

Military service is another option students have. That doesn't mean their education has to stop at high school. All branches of the service have education options for service men and women, either while they're in uniform or after their discharge.

The state's National Guard members can take advantage of the Kentucky National Guard Tuition Assistance Program, also administered by KHEAA. Service members should contact their unit's educational office to discuss their student aid options.

KHEAA website helps with college planning

KHEAA's website, www.kheaa.com, will help students navigate career exploration, college preparation and financial aid processes.

Planning for college: Students can explore career options, use grade-specific planner time-lines, check their coursework against Kentucky's Precollege Curriculum, check out KHEAA's comprehensive *Getting In* publication, learn about entrance and placement tests, consider their college admission options, compare school criteria and access Your KHEAA College Connection newsletters.

Picking a school: Students can find Kentucky-specific school information, plan campus visits and tours, and request their personalized copy of the KHEAA "Getting the Facts" report.

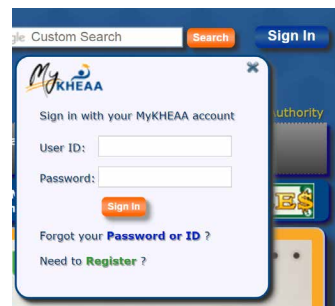
Paying for college: Students can discover the real costs of college, get an in-depth overview of state and federal financial aid programs, learn how to apply for aid and search for scholarships.

College life: Students can discover how to succeed as a freshman, adopt healthy habits, check out things to do and get a plan for making good grades.

Money management: Students can learn how to avoid money troubles, play interactive games, refer to online resources and learn the ropes about their borrower rights and responsibilities.

Other resources: Students can watch career videos, link to other helpful web resources and plug into the Kentucky labor market information.

KEES: Students can learn about KEES and access their personal account.



Get a free personalized account: Students can click on the Sign In button in the top right-hand corner of the home page to access or register for a free, personalized account.

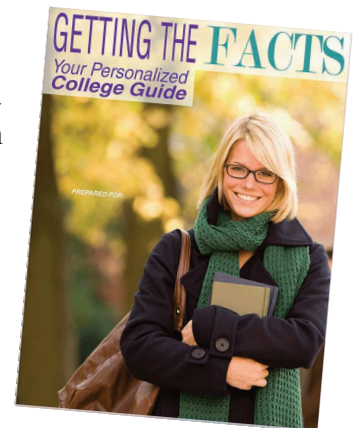
They can use their

account to:

- View and verify their KEES award amounts
- Request a copy of "Getting the Facts"
- Access the KHEAA ILP for private and home school students
- Apply and check the status of state grants and scholarships
- Complete the KHEAA Verify process
- Print their Advantage Education Loan Master Promissory Note (MPN)

Get a free personalized report: KHEAA's

"Getting the Facts" is a personalized report for Kentucky students and families, which gives a customized breakdown of college costs and estimated financial aid based on the student's college choices and the family's financial circumstances. To access this tool, students should register for a MyKHEAA account.



Students should be sure to remember their usernames and passwords as they will be used a lot.

Advantage Loans rates lower than PLUS Loans

With the interest rate on Federal PLUS Loans now 7.6 percent, Kentuckians can save with Advantage Education Loans, which have an interest rate as low as 3.80 percent with auto pay (4.01 percent APR).

In addition, Advantage Loan borrowers don't have to pay fees. The federal government charges PLUS Loan borrowers a 4.26 percent origination fee. Someone who borrows a \$20,000 PLUS Loan will only receive \$19,147. With a no-fee Advantage Education Loan, borrowers receive the entire \$20,000.

Over a 10-year repayment period, Advantage Loan borrowers can save as much as \$5,822. The exact savings depends on their credit rating, the repayment plan they choose and if they use auto debit.

To qualify for an Advantage Loan, the student must:

- Be a U.S. citizen or a non-citizen with a proof of residency card.
- Have an acceptable credit history or an approved cosigner.

To qualify for a parent Advantage Loan, the borrower must:

- Be a resident of Kentucky or have a child attending a participating Kentucky college.
- Be the parent or stepparent of an undergraduate or graduate student, as determined by the FAFSA.
- Be a U.S. citizen or a non-citizen with a proof of residency card.
- Have an acceptable credit history or an approved cosigner.

To apply, visit AdvantageEducationLoan.com. For more information, call 800-988-6333.

Students should check KEES accounts for accuracy

Kentucky high school students and 2018 graduates should check their Kentucky Educational Excellence Scholarship (KEES) accounts for accuracy.

KEES allows students to earn money for college for good grades in high school and for qualifying scores on the ACT or SAT. KEES is administered by KHEAA.

To check their awards, students need to sign in to their account on www.kheaa.com. If they don't already have an account, they can set one up.

Students can verify their KEES GPA is correct by taking the letter grade for each course taken during the year and converting it to a 4.0 scale. On this scale, an A = 4.0, B = 3.0, C = 2.0, D = 1.0, and F = 0. Pluses and minuses count the same, so an A-minus and an A-plus are both worth 4.0 points. Grades for Advanced Placement, International Baccalaureate, Cambridge Advanced International and dual credit courses are weighted, making an A = 5.0, B = 4.0, etc.

The GPA is calculated by adding all the points together and dividing the total by the number of credits earned during the year.

Students should also check their name, date of birth, address and Social Security number. If any information is incorrect, they should contact their school counselor as soon as possible.

Students who have problems with their account or cannot see their KEES information should call 800-928-8926.

Summer reading offers Kentucky families chance to win \$1,000 for college

Kentucky families have a chance to win a \$1,000 college savings account through the “Read. Save for College. Change the World” summer reading program. The program is cosponsored by the [Kentucky Education Savings Plan Trust](#) and the [Kentucky Department for Libraries and Archives](#).

Kentucky parents, grandparents and guardians who are at least 18 years old may enter on behalf of their child 18 or younger who has enrolled in a Kentucky public library summer reading program. Eight entrants will be selected, one per library region.



To enter, Kentuckians can sign up for summer reading at their local library and complete a Save for College! entry form, available from their local library. Children may enter only once.

The deadline to enter is Aug. 18.

Visit www.kysaves.com for official rules and prize details.



State poetry competition registration starts Aug. 2

Kentucky’s public and private high schools can register to participate in the state Poetry Out Loud competition beginning Aug. 2. The deadline to register is Sept. 17.

Schools are invited to participate in classroom and school-wide contests, with winners advancing to state competition in the spring. State champions advance to the national finals in Washington, D.C.

Students in grades 9–12 are eligible. Eighth-graders taking high school classes may also compete. All competitors at the state and national finals must be U.S. citizens or permanent residents.

Students whose schools do not participate and home school students should contact state coordinator Jean St. John of the Kentucky Arts Council, at jean.stjohn@ky.gov or 502-564-2787 for information.

Poetry Out Loud encourages high school students to learn about and recite poetry. It was created by the National Endowment for the Arts and the Poetry Foundation.

For more information and a complete list of rules, visit the Kentucky Arts Council [website](#).



Kentuckians win presidential award for math, science teaching

Two Kentucky elementary school educators have won the Presidential Award for Excellence in Mathematics and Science Teaching. Shannon Brickler of Sherman Elementary School in Grant County and Natasha Craft of Pulaski Elementary School in Pulaski County, are among 104 educators nationwide to be recognized.

Brickler has been an educator for 24 years. She has researched how modes of communication help students increase their understanding of math. Brickler also developed a classroom blog where students demonstrated leadership skills by directing videos to support math learning.

Craft, an educator for 21 years, tries to instill a love for science in all her students. Her class is high energy and engaging. She organized the school's first Hour of Code, introducing more than 50 students and their parents to computer programming. She also led the school's VEX Robotics team to its first state championship.

Scholarship Spotlight

Kentucky Sheriff's Association: Robert E. (Bobby) Thomas Memorial Scholarship

Eligibility: Must submit a 200- to 300-word essay stating career goals and why student deserves the scholarship. A graduating high school senior must provide a true copy of his/her transcript. A student currently enrolled in a college or university must provide a true copy of her or his cumulative record.

Number: Up to 10, depending on the number of qualified applicants

Award: 5 at \$1,000 or 10 at \$500

Deadline: August 18

Contact: Sheriff John Ward, Hardin County Sheriff, 150 North Provident, Suite 101, Elizabethtown, KY 42701, <http://kentuckysheriffs.ky.gov>



Student Poll:

What excites you the most about the upcoming school year?

We want to hear from you! We will feature the results in August's newsletter.

Click the button or scan QR with phone.

Take the poll!



What would you like to see more of in this newsletter?



June Poll Results

High school planners

Freshmen

- Develop good study habits.
- Familiarize yourself with your ILP.
- Make good grades.
- Make sure you understand how the KEES program works.
- Set up an account on www.kheaa.com.

Sophomores

- Talk with your counselor about AP, other advanced classes and dual credit courses.
- Check your ILP to make sure you're on track.
- Make sure your KEES account information is correct: name, address, Social Security number, date of birth, GPA.
- Make a list of colleges that interest you.
- Consider taking the PSAT as a prep for your junior year, when it counts.

Juniors

- Talk with your school counselor about your options and plans.
- Develop a list of colleges you're interested in. Check out *Getting In*, a KHEAA publication that lists Kentucky colleges and universities.
- Ask for a preview of your academic record and profile. Talk with your counselor on how you can get accepted to the school of your choice.
- Begin planning college visits. Try to time your visit so you can see classes going on.

Seniors

- Ask colleges you're interested in to send you admissions information.
- If you're applying for Early Decision, start filling out the forms to meet the deadline.
- If you haven't taken the ACT/SAT or if you think you can do better, take it again.
- Get with your counselor to find out about the financial aid sources available to you. Use KHEAA's *Affording Higher Education*.

ACT National Test Dates

Test Date	Registration Deadline	ACT Scores Available
September 8, 2018	August 10, 2018	September 18, 2018
October 27, 2018	September 28, 2018	November 6, 2018
December 8, 2018	November 2, 2018	December 18, 2018
February 9, 2019	January 11, 2019	February 19, 2019
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
October 6, 2018	September 7, 2018	October 19, 2018
November 3, 2018	October 5, 2018	November 16, 2018
December 1, 2018	November 2, 2018	December 14, 2018
March 9, 2019	February 8, 2019	March 22, 2019
May 4, 2019	April 5, 2019	May 17, 2019
June 1, 2019	May 3, 2019	July 10, 2019



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