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



# Students should check KEES accounts to verify information

Kentucky high school students and 2019 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.

# Work-study can help pay for college costs

One way students can help pay the cost of education after high school is through a work-study program. Plus, work-study can provide valuable experience that looks good on a résumé.

Federal Work-Study allows students to earn money to help pay the costs of post-high school education. Rules may vary some by school, but a student must generally:

- Be enrolled in an eligible program
- · Be working toward a certificate or degree
- Have financial need
- Be a U.S. citizen or eligible noncitizen

Students must be paid at least the federal minimum wage. Jobs may be on or off campus. Students who submitted the FAFSA will be considered for Federal Work-Study unless they asked not to be.

Many colleges have their own work-study programs. Students interested in a school's program should check with the college's financial aid office.

### **Booklets for freshmen, sophomores now online**

Two booklets that can help Kentucky high school freshmen and sophomores prepare for technical school or college are now available online.

"Getting Started" and "Getting Set" are updated each year by KHEAA and posted on **www.kheaa.com**.

From the Students section of the website, click on the Other Resources button, then Publications, then College Planning. From the Families section, click on Publications, then College Planning.



KHEAA's newly redesigned College Info Road Show will be at the Kentucky State Fair Aug. 15–25.

# Visit KHEAA at the state fair in August

Kentuckians attending the state fair in Louisville Aug. 15–25 can pick up free student financial aid information from KHEAA's College Info Road Show in the South Wing of the Kentucky Exposition Center.

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 \$529 college savings account from KY Saves 529, the state's official education savings plan.

KHEAA 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.

### New 'Surviving College' booklets now available

Revised versions of Surviving College and Surviving College for Adults are now available from KHEAA.

The booklets include sections about:

- Majors and class schedules
- Campus life.
- Financial basics
- Learning styles and study tips
- Staying healthy and safe on campus

To order a free copy, email publications@kheaa.com. Please include your mailing address.

Online versions of both, plus a Spanish version of *Surviving College*, can be found on **www.kheaa.com**.

# **CPE** approves tuition rates for 4 universities

The Council on Postsecondary Education recently approved 2019–20 tuition and fee rates for four of the state's public universities.

Students at Eastern Kentucky University will see a 3 percent increase. The rates will rise 2.5 percent at Morehead State University and 2.4 percent at the University of Louisville.

For the University of Kentucky, the rate for freshmen and sophomores will increase 2.4 percent. Juniors and seniors will pay \$60 less this year.

# **Outreach Spotlight**

Name: Toni M. Wiley

**Region:** West Central Kentucky (Anderson, Boyle, Hardin, LaRue, Marion, Meade, Mercer, Nelson, Washington)

Where did you go to college? Spalding University, St. Catharine College, Indiana University Southeast, Milligan College



How many years have you been an outreach counselor? 8

What are your favorite hobbies? Writing, traveling, performing, snorkeling

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

What are you currently binge watching? *Perry Mason* 

Who is your favorite sports team? UK men's basketball

What is your favorite movie? Always

Who is your favorite music artist? Glen Campbell

What is your favorite part of your job? Connecting with people

What advice would you give a high school student thinking about college? Be open to possibilities and be prepared.









### **Students can enter audio-essay contest**

Students enrolled in public, private, parochial or home schools in grades 9–12 can enter the Veterans of Foreign Wars Voice of Democracy audio-essay contest.

The contest gives high school students an opportunity to express themselves in a patriotic-themed recorded essay.

The national first-place winner receives a \$30,000 scholarship paid directly to the recipient's U.S. university, college or vocational/technical school. In addition, the first-place winner from each state will receive a scholarship worth at least \$1,000 and an all-expense-paid trip to Washington, D.C.

The 2019–2020 theme is: What makes America great? Entries must be submitted by October 31.

Students can read the <u>rules and eligibility</u> <u>requirements</u> and <u>download the entry form</u> and brochure before they submit their entry at their local VFW Post.

### **Outreach Spotlight**

Name: Chase Durrance

**Region:** Far Western Kentucky (Ballard, Caldwell, Calloway, Carlisle, Crittenden, Fulton, Graves, Hickman, Livingston, Lyon, Marshall, McCracken, Trigg)

Where did you go to college? Kentucky Wesleyan College



How many years have you been an outreach counselor? 1

What are your favorite hobbies? Reading, photography, graphic design and Netflix

What is something on the top of your bucket list? Traveling internationally! I'd love to go to Germany!

Who would you switch places with for a day, and why? I honestly don't know that I would!

What are you currently binge watching? *True* Blood

What is your favorite movie? The Wizard of Oz

Who is your favorite music artist? Lady Gaga

What is your favorite part of your job? I love building relationships. The more I work with counselors and students, the more opportunities I get to meet new folks in the commonwealth, and the more opportunities I get to make an impact.

What advice would you give a high school student thinking about college? Relax. Explore your options. There's nothing wrong with starting at community college to find out what you want to do. There's also nothing wrong with earning some life experiences, then going to school. Also, ask for help. There are tons of professionals who are happy to help!

# Audio version of 'Getting in' posted on KHEAA website

Parts of two chapters of the newest edition of "Getting In," the state's college planning guide, are now available in audio on www.kheaa.com.

The audio versions include Chapter One and the first part of Chapter Two. Chapter One is a guide to college admissions, while the first part of Chapter Two helps students and parents navigate the financial aid process.

People who access the audio version can listen to the complete chapter-long recordings or to separate sections that deal with specific topics, such as planning for college or finding financial aid.

From the Students section, click on the Other Resources button, then Publications, then College Planning. From the Families section, click on Publications, then College Planning.

### **Scholarship Spotlight**

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

*Eligibility:* Must submit a 200- to 300-word essay stating career goals and why student is deserving of the scholarship and a true copy of student's transcripts from high school if student is a graduating senior. If student is currently enrolled in a college or university, a true copy of cumulative records will be used.

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

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

Deadline: August 18

*Contact:* Sheriff John Ward, Hardin County Sheriff, 150 North Provident, Suite 101, Elizabethtown, KY 42701; www.kentuckysheriffs.org



# Federal student loans offer several deferment options

Borrowers having trouble repaying federal student loans may be able to apply for a deferment.

A deferment lets borrowers postpone paying on their loans if they meet certain guidelines. Borrowers may qualify for a deferment if they are:

- Enrolled in college at least half time.
- In a rehabilitation training program.
- Unemployed or can't find a full-time job.
- Having economic hardship.
- On active duty service in the military.

Borrowers who have defaulted on their federal loans may not be able to get a deferment. Those borrowers should talk with the agency that services their loans to see if they can get out of default.

Borrowers who qualify for a deferment have to submit an application and make their monthly payments until the agency tells them their loans are in deferment.







### **CPE report shows degrees** up **11 percent over 5 years**

Data from the Council on Postsecondary Education shows Kentucky's public and private colleges awarded nearly 73,000 degrees and credentials in 2017–18.

That number is a 4 percent increase from the prior year and an 11.4 percent increase over five years.

Big gains were made in closing achievement gaps for minority students. Credentials for those students increased 7.2 percent over one year and 23 percent over five years. Over the five-year period, the number of minority students earning:

- Associate's degrees rose by 23.4 percent
- Bachelor's degrees by 23.9 percent
- Master's degrees by 22.3 percent
- Doctoral degrees by 42.5 percent

The area with the largest growth was science, technology, engineering and mathematics (STEM) fields. Over five years, STEM awards grew 45.4 percent at the undergraduate level and 85.3 percent at the graduate level.

However, the number of students earning bachelor's degree in education decreased by 13.2 percent over the five-year period.

### Strunk named Financial Literacy Teacher of the Year

Jenny Strunk at Clark-Moores Middle School in Richmond has been named the 2019 Financial Literacy Teacher of the Year by the Kentucky Jump\$tart Coalition.

The coalition is a nonprofit group that teaches Kentuckians financial literacy and money management skills.



Jenny Strunk

Strunk uses a variety of teaching techniques and material to reach students of different learning styles. Interactive activities, guest speakers, field trips and more teach her students how to apply the skills they learn in real life.

"I am extremely passionate regarding the importance of financial literacy in schools," Strunk said. "Students often don't receive financial education at home; thus, the need at school is critical for their future financial success. My objective is to prepare youth for life-long successful financial decisionmaking."

Strunk will receive \$300 for classroom materials or training and funds to attend the national conference in Washington, D.C., in November.

KHEAA partners with the coalition to help provide students and families with financial literacy information. Summer Gortney, the assistant director of KHEAA's outreach services, is the secretary for the coalition's board. For more about the coalition, visit **www.kyjumpstart.org**.

For the complete report, visit **cpe.ky.gov**.

## **High school planners**

#### Freshmen

- $\Box$  Develop good study habits.
- □ If you attend a public Kentucky high school, familiarize yourself with your ILP.
- $\Box$  Make good grades.
- □ Make sure you understand how the KEES program works.
- $\hfill\square$  Set up an account on www.kheaa.com.

#### Sophomores

- □ Talk with your counselor about AP, other advanced classes and dual credit courses.
- □ If you attend a public Kentucky high school, 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.
- $\Box$  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*.

# **CPE** approves six programs for three state universities

The Council on Postsecondary approved five undergraduate academic programs and one master's program at its June 28 meeting.

The programs are:

- A bachelor's degree in consumer economics and personal finance at the University of Kentucky.
- A bachelor's degree in public policy and leadership at UK.
- An online bachelor's degree in human services at Murray State University.
- A bachelor's degree in culture and language studies at Murray.
- A bachelor's degree in Japanese at Northern Kentucky University.
- A master's degree in data science at UK.



ACT National Test Dates		
Test Date	<b>Registration Deadline</b>	Scores Available
September 14, 2019	August 16, 2019	September 24, 2019
October 26, 2019	September 20, 2019	November 12, 2019
December 14, 2019	November 8, 2019	December 24, 2019
February 8, 2020	January 10, 2020	February 19, 2020
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		
August 24, 2019	July 26, 2019	September 6, 2019
October 5, 2019	September 6, 2019	October 18, 2019
November 2, 2019	October 3, 2019	November 15, 2019
December 7, 2019	November 8, 2019	December 20, 2019
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

## Focus on the future

With fixed rates as low as 3.50% APR\* with autopay and NO FEES, the Advantage Education Loan can take students' minds off money so they can focus on their future.

For details or to apply, go to AdvantageEducationLoan.com



\*APRs are representative samples for educational purposes only and may not reflect current or actual loan rate offers or available percentage rates. Your actual APR will depend upon your credit transaction and credit history and will be determined once a credit decision is made.