



YOUR

COLLEGE CONNECTION

JULY 2020



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For help with financial aid and admissions, visit www.kheaa.com.

To stay connected, text Outreach to 800.926.8926.



KHEAA Outreach offers free help with FAFSA

KHEAA, the Kentucky Council on Postsecondary Education, and the Prichard Committee for Academic Excellence are urging all high school seniors, college students, and returning adults to apply for federal aid this year by submitting the Free Application for Federal Student Aid.

The number of Kentucky students filing the FAFSA has dropped 3.7 percent because of the pandemic, raising concerns that some students and parents are not preparing financially for the fall 2020 semester.

"Completing the FAFSA is one of the critically important steps for students and families to take in preparing for postsecondary education in that it provides access to federal, state and institutional grant assistance. It can be the first step along the pathway to a successful career and life," said Gene Hutchins, executive director of KHEAA.

"Last year, Kentucky students received more than \$373 million in Federal Pell Grants, and KHEAA distributed more than \$258 million in grants and scholarships. Most of the funds are distributed based on FAFSA data, so we urge everyone considering college to file a FAFSA," Hutchins added.

Aaron Thompson, the president of CPE, said he understands the financial anxiety for many parents and students during the COVID-19 outbreak. But he stressed that filling out the FAFSA can alleviate some of the unease in college planning and college going.

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Treasurer sponsoring financial literacy contest

Students between the ages of 13 and 17 have a chance to win a \$5,000 scholarship in Kentucky State Treasurer Allison Ball's Summer Challenge. The Treasurer's Summer Challenge is a financial literacy educational course for students that continues through the end of July.

"As Treasurer, I am passionate and committed to expanding financial literacy and empowering Kentuckians with the tools and resources to live financially stable and independent lives. There is no better time to stress the importance of financial literacy as so many Kentucky families face uncertainty and hardships because of the pandemic," Ball said. "I look forward to engaging with communities, increasing financial literacy and driving impactful change with the Treasurer's Summer Challenge. I hope our students take advantage of this fun challenge and I can't wait to share their stories."

Education leaders are preparing for prolonged repercussions and significant academic impacts when students return in the fall due to school closures. Mathematics is projected to be the hardest hit subject. The Treasurer's Challenge is designed to engage students with fun, educational content that is self-paced and easily accessible from home. Topics include spending and saving, credit and debt, employment and income, investing, and insurance.

The one-month challenge features five digital lessons and an essay contest in which students will share what they hope to do after high school and how the lessons learned in the challenge will help them turn that into a reality.

Other state treasurers across the nation are also sponsoring the challenge. One student will be selected as the winner of the national Treasurer's Summer Challenge and will receive a \$5,000 college scholarship.



The treasurer's office is partnering with KY Saves 529 and Kentucky Higher Education Assistance Authority (KHEAA).

"KHEAA and KY Saves 529 are pleased to partner with Treasurer Ball's office on this statewide financial literacy program," KHEAA Executive Director Gene Hutchins said. "This online initiative has great promise in helping Kentucky middle and high school students become more financially savvy and involved in their financial futures."

Students are encouraged to share their progress and pictures using the hashtag #KYSummerChallenge.

Ball welcomed students to the challenge in a video. To enroll or learn more, visit www.treasury.ky.gov.

KY Saves 529 is the state's official education savings program. Visit www.kysaves.com for more information.



FAFSA

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“This process is not only free, but it can provide certainty in uncertain times,” Thompson said. “I encourage every family to take advantage of this opportunity to plan ahead and secure resources for the future. Don’t let COVID-19 stop you from achieving your goals.”

FAFSA completion is associated with enrolling in college. The National College Attainment Network reports that 90 percent of high school seniors who complete a FAFSA attend college directly from high school, compared to 55 percent who don’t.

“Having a marketable degree or credential pays more in the immediate as well as over a lifetime, and those with higher levels of education experience lower levels of unemployment,” said Brigitte Blom Ramsey, president and CEO of the Prichard Committee.

“Increasing our college-going rate while continuing the work to increase our attainment rate to the national rate is a key strategy to ensuring a big, bold future. Completing the FAFSA is the first step on the path to a larger life.”

Students can apply for aid at studentaid.gov. To submit the FAFSA online, a student must create an **FSA ID**. Parents need to create an ID if the student is dependent.

Students and parents who need help with the FAFSA should contact a KHEAA **outreach counselor**.

KHEAA continues hosting social media outreach

KHEAA outreach counselors will continue to provide live help via Facebook, Twitter and Instagram through August. The schedule is:

- **July 28:** Learn with Us: Governor’s School for the Arts, **Facebook**
- **July 29:** Kentucky Saves You Money: Talking About 529, **Twitter**
- **July 30:** KEES Knowledge, **Instagram**
- **Aug. 4:** Learn with Us: Gatton and Craft Academies, **Facebook**
- **Aug. 5:** Scholarships: It Starts Now!, **Twitter**
- **Aug. 6:** College Fairs: Get to Know the Colleges, **Instagram**
- **Aug. 11:** Admissions: Step by Step to Completion!, **Facebook**
- **Aug. 12:** Dual Credit Part 1: What You Need to Know, **Twitter**
- **Aug. 13:** Dual Credit Part 2: How Do You Use It?, **Instagram**
- **Aug. 18:** KEES Scholarship: Updates for the Fall!, **Facebook**
- **Aug. 19:** What’s Next: Senior Timelines, **Twitter**
- **Aug. 20:** Get to Work: The Work Ready Kentucky Scholarship, **Instagram**
- **Aug. 25:** FAFSA Week Part 1: Gearing up for FAFSA, **Facebook**
- **Aug. 26:** FAFSA Week Part 2: Getting a Heads up on the FAFSA, **Twitter**
- **Aug. 27:** FAFSA Week Part 3: FSA FAQ, **Instagram**

All sessions begin at 3 p.m. Eastern, 2 p.m. Central.

The links are:

- www.facebook.com/KHEAA/
- www.twitter.com/KHEAA
- www.instagram.com/kheaaoutreach/?hl=en

Check KEES accounts to ensure their accuracy

Kentucky high school students and 2020 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 funded by Kentucky Lottery proceeds.

“It is important for students to check their KEES accounts each year to make sure they will receive all the awards they have earned when they enter postsecondary education,” Governor Andy Beshear said. “KEES awards can help many students reduce the amount of student loans they need for college, particularly when they are coupled with other academic or need-based scholarships.”

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.

Students who have problems with their account or cannot see their KEES information should call 800.928.8926.



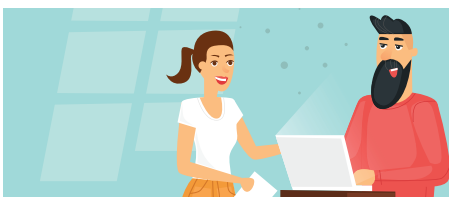
Online booklets advise freshmen, sophomores

College and career planning guides geared toward high school freshmen and sophomores are now available online from KHEAA.

“Getting Started” is a 13-page booklet that gives freshmen guidance on how to make the most of their high school years. The 14-page “Getting Set” for sophomores continues that guidance, with more detailed information about student financial aid.

“These booklets give students in their early high school years excellent advice on how to prepare for careers or for postsecondary education,” said Lt. Gov. Jacqueline Coleman, who is also secretary of the Kentucky Education and Workforce Development Cabinet. “As a former teacher and assistant principal, I know firsthand many students rely on materials like these to help them plan for their future.”

Both booklets can be accessed on www.kheaa.com.



**COLLEGE CAN BE STRESSFUL—
PAYING FOR IT SHOULDN'T BE!**
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Students have different options after high school

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

Students have numerous 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. That doesn't mean 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. Service members should contact their unit educational office to discuss their student aid options.

The state's National Guard members can take advantage of the Kentucky National Guard Tuition Assistance Program, also administered by KHEAA.



What students need to know about car insurance

Because young people don't have as much driving experience as adults, they're a bigger risk to insure when they start driving. That means young people will generally pay more for car insurance.

Kentucky requires vehicle owners to have liability insurance in the amount of \$25,000 for bodily injury per person, \$50,000 for bodily injury per accident and \$25,000 for property damage.

If you're leasing a car or buying one with a car loan, you may also have to have collision insurance and comprehensive coverage. The first pays for damage to your vehicle if you're in an accident. Comprehensive insurance covers damage caused by hail, flooding, theft, vandalism, etc.

You may want to consider getting other coverage. These include:

- **Personal injury protection:** This helps pay for your medical expenses, lost wages and out-of-pocket costs.
- **Uninsured motorist:** This helps cover medical costs if you're injured in a wreck with a driver who doesn't have insurance.
- **Rental reimbursement:** This pays for a rental car when your car has been damaged in an accident and is being repaired.



CPE OKs historically low tuition increases

Kentucky's public colleges and universities can determine their own readiness measures this fall, according to guidance from the Kentucky Council on Postsecondary Education.

CPE's college readiness standards help campuses determine course placement for incoming students. Any students who don't meet the standards must take remedial courses.

Typically, Kentucky campuses must measure readiness for course placement through standardized tests such as the ACT, SAT and GED.

Melissa Bell, vice president for academic affairs and student success at CPE, said COVID-19 has made standardized testing more difficult, if not impossible in some cases. She said institutions requested the added flexibility this year with students in mind.

School may use the same standards as before, and many Kentucky students likely completed the ACT test before the onset of COVID-19.

Research shows that college-ready students are more likely to graduate on time at less cost, obtain a higher wage job and pay off debt at a faster pace

'Getting In' being sent to schools this month

Copies of *Getting In*, KHEAA's career, admissions and financial aid guide for high school seniors, will be shipped to Kentucky high schools this month.

In past years, high schools have received the books during the spring for distribution to rising seniors. Because schools were closed due to the pandemic, KHEAA chose to wait until this summer when schools reopened.

Getting In provides information about choosing a college or career, the college admissions process, the financial aid process, and many of the colleges and trade schools in the state.

ACT adds 3 fall dates, postpones online tests

ACT has added three national test dates to its fall schedule to give students more opportunities to take a full test. The organization has also postponed until 2021 its plans to offer online exams and to let students retake sections of the test rather than the entire ACT.

The additional dates are:

- Saturday, September 19.
- Saturday, October 10.
- Saturday, October 17.

Fall tests will include screening and social distancing. Students who have registered but aren't comfortable with those requirements can request a full refund at www.act.org. Students can also get refunds if fall test centers change or tests are canceled before testing.

ACT National Test Dates

Test Date	Registration Deadline	Scores Available
Sept. 12, 2020	Aug. 14, 2020	TBD
Sept. 19, 2020	Aug. 14, 2020	TBD
Oct. 10, 2020	Sept. 17, 2020	TBD
Oct. 17, 2020	Sept. 17, 2020	TBD
Oct. 24, 2020	Sept. 17, 2020	TBD
Dec. 12, 2020	Nov. 6, 2020	TBD
Feb. 6, 2021	Jan. 8, 2021	TBD
April 17, 2021	March 12, 2021	TBD
June 12, 2021	May 7, 2021	TBD
July 17, 2021	June 18, 2021	TBD

SAT National Test Dates

Aug. 29, 2020	July 31, 2020	Sept. 21, 2020
Sept. 26, 2020	Aug. 26, 2020	Oct. 9, 2020
Oct. 3, 2020	Sept. 4, 2020	Oct. 16, 2020
Nov. 7, 2020	Oct. 7, 2020	Nov. 20, 2020
Dec. 5, 2020	Nov. 5, 2020	Dec. 18, 2020
March 13, 2021	Feb. 12, 2021	March 26, 2021
May 8, 2021	April 8, 2021	May 21, 2021
June 5, 2021	May 6, 2021	July 14, 2021

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FOR COLLEGE? WE CAN HELP.**

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Scholarship Spotlight

Kentucky Association of Fairs and Horse Shows Scholarship

Eligibility: Must have participated in any approved agricultural class; have been an active volunteer the current year at applicant's local county fair; be recommended by applicant's local fair; be a high school senior or a first-year postsecondary school student; be under age 21 as of October 1 of the application year; be a resident of the county of the nominating fair; and submit an application, a 1-page letter of recommendation from the local fair board and an essay of up to 500 words on the

topic "Describe how your personal life skills have been enhanced by your involvement in your local fair activities." The recipient should attend the annual business meeting in January to receive the scholarship.

Award: \$1,500;

nonrenewable

Number: 2 from each zone

Deadline: October 1

Contact: LuAnn Asbury, 2853 Asbury Road, Augusta, KY 41002; fax 606.728.2116; luasbury@hotmail.com; www.kafs.net.



High school planners

Freshmen

- ☐ Develop good study habits.
- ☐ If you attend a public Kentucky high school, 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.
- ☐ 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.
- ☐ 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*.