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

To stay connected, text Outreach to 800.926.8926.



Students urged to apply for federal financial aid

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."

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.

"This process is not only free, but it can provide certainty in uncertain

KHEAA continues hosting social media outreach

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

- June 23: Gap Funding: When You Need More for College, Facebook
- June 24: Keeping Busy During Summer Break,
 Twitter
- June 25: Scholarship Rewind: A Refresher on Finding Scholarships, Instagram
- June 30: Donovan Goes to College: For Elementary Students, Facebook
- July 1: ACT Prep: Let's Hit Those Benchmarks, Twitter
- July 2: In the Home Stretch: Getting to Graduation, Instagram
- July 7: Learn With Us: Governor's School for Entrepreneurs, Facebook
- July 8: In-Demand Work Sectors, Twitter
- July 9: Like a good neighbor, Outreach is there! Instagram
- July 14: Modern Degree Completion: Transferring Credits, Facebook
- July 15: Understanding the FAFSA, Twitter
- July 16: State Aid in Kentucky: What Is Available, Instagram
- July 21: Learn With Us: Skills U, Facebook
- July 22: Selecting a College, Twitter
- July 23: Surviving High School, Instagram
- 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

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



FAFSA

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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**, which offers instructions for submitting a form electronically or by mail along with other details about the process. Submitting a form online starts with creating an **FSA ID**. Parents will also 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.



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.

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

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

applicants

Deadline: August 18

Contact: Sheriff John Ward, Hardin County Sheriff, 150 North Provident, Suite 101, Elizabethtown, KY 42701;

www.kentuckysheriffs.org

How to deal with recent graduates' summer melt

Recent high school graduates who are accepted to college might need extra support to make sure they get to campus. When admitted students do not enroll due to various reasons, college professionals say they "melt" away during the summer.

Staying in touch with the financial aid office is crucial, especially if students' financial circumstances have changed since they filed the FAFSA. Students who have a financial aid gap between their financial aid and what it costs to attend their college should first get in touch with the financial aid office.

Students should pay attention to any notifications from their college about forms and deadlines needed to complete their student financial aid. Doing these tasks quickly can help students get the financial aid they're entitled to.

If students are chosen for verification, they should take care of that as soon as possible. Verification checks financial information on the FAFSA. The U.S. Department of Education sends colleges a list of students whose financial data must be verified.

Students will get a notice on their Student Aid Report and possibly also a letter from the college's financial aid office requesting additional financial documentation.

FAFSAs can be edited at **www.fafsa.gov** if students made a mistake or their financial circumstances have changed. They should also notify the financial aid office, which can help if the school needs more information to process s student's financial aid award.

Staying on top of deadlines for financial aid is key to freezing summer melt. Students should sign up for financial aid text messages if their school offers them. That way students will get notices about critical dates and deadlines.



State to provide free access to virtual library

All Kentucky residents will have free access to the Kentucky Virtual Library during the upcoming school year under an agreement between the Kentucky Council on Postsecondary Education and the Kentucky Department for Libraries and Archives.

"My administration is education first, and this pandemic is demonstrating how we need to further our efforts to provide educational opportunities to all Kentuckians," said Gov. Andy Beshear.

Lt. Gov. Jacqueline Coleman, who is the secretary of the Education and Workforce Development Cabinet, added, "All Kentuckians, regardless of their zip code, have the right to world class education. Equal access to the Kentucky Virtual Library is a big step in that direction"

The virtual library, administered by CPE, offers over 60 research databases and resources for users of all levels.

KDLA will pay membership fees for all of Kentucky's local public libraries over the coming year.

Private loans can help students afford college

Most college-bound students qualify for financial aid to help pay for their education, such as federal and state grants, scholarships and federal loans. In addition, local scholarships are often available. Parents can also borrow federal loans to help pay students' college costs.

Some students may find that these programs don't cover all the costs of college. Others may not qualify for state and federal aid because they're going to school less than half time. When that happens, private student loans may be an option.

Kentucky students and parents will want to take a close look at the Advantage Education Loans offered by the Kentucky Higher Education Student Loan Corporation. KHESLC is a public agency that provides low-interest, fixed-rate loans to Kentucky students and parents and to out-of-state students attending Kentucky colleges and universities.

Because interest rates on private loans depend on the borrower's credit rating, students may have to pay higher rates than they would on federal student loans. In addition, many lenders require students to have a cosigner, and most require the college to certify that the student needs the loan.

Students and parents should compare the private loans offered by various lenders to find the best deal.

Visit **www.advantageeducationloan.com** for a helpful comparison chart.

ACT National Test Dates		
Test Date	Registration Deadline	Scores Available
July 18, 2020	June 19, 2020	July 28, 2020

13 college programs receive certification

Over the past 18 months, thirteen college programs in Kentucky with more than 3,000 students have completed a new certification process that requires the integration of job skills into academic courses.

The nonprofit QA Commons developed the process to ensure graduates have



the tools they need to excel when they enter the workforce. The Kentucky Council on Postsecondary Education partnered with the group in 2018 to pilot the new process on campuses across the state.

The programs certified so far are:

Bluegrass Community and Technical College

- Advanced manufacturing
- Computer information technology
- Medical assisting

Gateway Community and Technical College

- Advanced manufacturing
- Computer information technology

Jefferson Community and Technical College

- Advanced manufacturing
- Medical assisting

Murray State University

- Telecommunications systems management
- Construction engineering and technology
- Occupational health and safety

University of Kentucky

- Accounting
- Clinical leadership and management
- Equine science and management



KDE releases guidance on academic readiness

The Kentucky Department of Education has released guidelines about how districts can evaluate where students are academically and how the curriculum needs to be adjusted when schools reopen in the fall.

Evaluating Students' Academic Readiness

addresses possible gaps in students' knowledge due to the extended use of non-traditional instruction during the last semester of the 2019–2020 school year. The document gives information about assessments teachers can use with their students to address possible gaps in their knowledge and how to use that data.

Academic Re-entry, Stage One: Drafting an Adjusted Curriculum provides guidance on the initial steps for how educators can plan and prepare for addressing students' knowledge gaps due to extended remote learning as a result of the COVID-19 emergency. KDE will release a second guidance document in July.

As the COVID-19 situation evolves, KDE is creating new guidance documents to meet the needs of Kentucky's schools and districts. More guidance and resources can be found on the KDE COVID-19 website.

SAT cancels plans for digital testing this fall

The College Board has canceled plans to offer a digital SAT for home use this fall.

According to a June 2 press release, the College Board said providing the in-home test would "require three hours of uninterrupted, video-quality internet for each student, which can't be guaranteed for all."

The organization will continue to work with high schools, colleges, and other sites to increase seating capacity in areas where August and September registration are filling up.

It will also try to expand availability of the SAT at in-person test centers. However, it acknowledged that many centers will have fewer seats because of social distancing guidelines and may encounter unexpected closures.

School Report Card adds financial narrative feature

Kentucky residents can now see how much schools spend per student and other expenditures with an update of the Kentucky Department of Education's School Report Card.

The information from the 2018–2019 school year includes data on funding, grants, spending and taxes for each school district.

A new feature this year is school districts had the opportunity to include a financial narrative. This optional short narrative — 400 characters — gives parents, community members and researchers a better understanding of the district's financial picture

For instructions for how to access and navigate the School Report Card, refer to the **SRC Public Website User's Guide**.



Attorneys may qualify for student loan forgiveness

Public prosecutors and public defenders in Kentucky may qualify for student loan forgiveness through the John R. Justice Grant program, administered by KHEAA.

Applications must be postmarked or received by June 19. The estimated award is \$800 per year. Awards are paid directly to the lender.

Eligible attorneys include prosecutors and public defenders who are full-time employees of the state or a local government. Attorneys who supervise, educate or train prosecutors and defenders are also eligible.

Funding is available for 48 attorneys for the 2019–2020 fiscal year. Three prosecutors and three public defenders will be chosen from each of the seven state Supreme Court districts, and three prosecutors and three public defenders with statewide responsibilities will be chosen. Recipients are chosen based on their loan-to-income ratio and total student loan debt.

Funding is provided by the U.S. Department of Justice. Continued funding is contingent upon the availability of federal dollars.

Applicants must sign three-year service agreements and have annual salaries of less than \$55,000. Prior-year recipients must reapply but do not have to sign another service agreement if selected.

For more information, visit www.kheaa.com.