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



Kentucky rising junior may win scholarship, photo shoot

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

The school must participate in the Kentucky Educational Excellence Scholarship (KEES) program.

To enter, the student must submit an essay about one of these subjects:

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

The essay must be no more than 200 words long and cannot mention the student's name, school, county or community. The essay topic must be shown 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 junior during the 2019–2020 school year. For more information, visit **www.kheaa.com/website/contest/intro**.

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

To enter, mail the essay to KHEAA Publications, P.O. Box 798, Frankfort, KY 40602. Students may also email their essay to **publications@kheaa.com** or fax it to (502) 696-7574. **KHEAA cannot accept essays sent using online file-sharing sites.** The winner will be chosen by a committee of KHEAA employees. The deadline for submissions is May 31.

Students from high schools that have been featured in the past five years — Paducah St. Mary, Logan County, Daviess County, Lexington STEAM Academy, and Somerset Christian — are not eligible to enter this year's contest.



Students can earn money, get experience with work-study

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.

The Federal Work-Study Program offers undergraduate and graduate students a chance to earn money to help pay college costs. Rules may vary by school, but generally to qualify, a student must:

- Be enrolled in an eligible program.
- Be working toward a degree or certificate.
- 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 submit the FAFSA will be considered for Federal Work-Study unless they ask not to be.

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

Compare award letters to find best college deal

Most high school seniors headed for college will soon be receiving financial aid award letters. Seniors and their parents should read those letters carefully.

The letter will usually show the total cost of attendance for one year, including tuition, fees, room, meals, books, supplies, transportation and personal expenses.

It may also show how much the student's family is expected to pay toward those costs, the expected family contribution (EFC). The EFC is subtracted from the total cost of attendance to get a student's financial need. The letter will then list various sources of financial aid offered to pay for the costs not covered by the EFC. Students can accept or reject any or all of those proposed sources.

Students can also appeal the awards if their family's financial circumstances have changed.

One consideration is how much of the aid being offered is in federal student loans, which have to be repaid. If the package includes federal loans and isn't enough to pay all expenses, students may be looking at a private loan. Comparison shopping is a must in that case.

But students shouldn't choose a school based simply on cost. A more expensive college can be a better choice than a less expensive one that isn't a good fit. Transferring or dropping out can increase the total cost of a college degree.

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.

Alabama 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.

Students who drive cars being bought with loans may also have to have collision insurance and comprehensive coverage. The first pays for damage to their vehicle if they're in an accident. Comprehensive insurance covers damage caused by hail, flooding, theft, vandalism, etc.

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

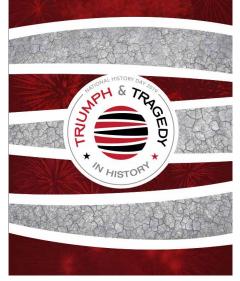
- Personal injury protection: This helps pay for medical expenses, lost wages and out-of-pocket costs.
- Uninsured motorist: This helps cover medical costs if someone is injured in a wreck with a driver who doesn't have insurance.
- Rental reimbursement: This pays for a rental car when policy owner's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

National History Day contest now open for entries

Kentucky students can enter the National History Day Contest by presenting a project on any historical topic related to the 2019 theme, "Triumph and Tragedy in History." Students can create a documentary, exhibit, paper, performance or website.

The contest is open to middle school and high school students.

Kentucky's competition will take place on April 27 at the University of Kentucky in Lexington.



The top two projects in each category

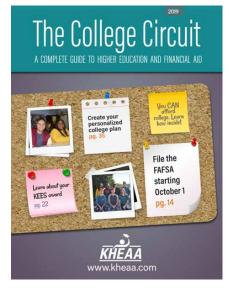
are invited to the national contest June 9–13 at the University of Maryland in College Park.

For more information, contact Claire Gwaltney, the Kentucky coordinator, at 502-782-8059 or **claire.gwaltney@ky.gov**.

Visit https://www.nhd.org/ for more details.

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Free booklet helps Kentuckians plan for college



"The College Circuit," a booklet published by KHEAA, can help Kentuckians planning for higher education.

Students ranging in age from middle school to adults can use the booklet. Parents and counselors can also use it to help their students plan

and pay for college. The booklet includes information about careers, college preparation, state and federal financial aid, tips for parents, online resources and a template for setting up a personal college plan.

Students and families can also find detailed information about the KEES program. The booklet shows the steps involved in applying for federal student aid and provides guidance about student loans.

To request copies, email <u>publications@kheaa.com</u> or use the order form on <u>www.kheaa.com</u>.

Students can enter bus safety poster contest

Kentucky students have until Oct. 1 to enter the 2019 State School Bus Safety Poster Contest. The contest is sponsored



by the Pupil Transportation Program, part of the Kentucky Department of Education (KDE).

The poster must feature the 2019 theme: Red Lights Mean STOP!

KDE will accept posters that comply with the National School Bus Safety Poster Contest rules. These rules can be found on the National Association for Pupil Transportation (NAPT) <u>website</u>.

All students in elementary or middle school (plus high school for Division 4 and 5 only) may participate.

A local selection committee will choose a finalist, whose application must be mailed to the Kentucky Department of Education, Pupil Transportation Unit, 300 Sower Blvd., Frankfort, KY 40601.

Only one poster for each category from each school system or district will be judged at the state level.

The winner in each category will be sent to the NAPT national contest. The winner will be chosen during the NAPT Conference and Trade Show and used to promote 2020 National School Bus Safety Week. For more information, visit <u>education.ky.gov</u>.

Outreach Spotlight

Name: Candice Johnson Region: Louisville Metro East (Jefferson east of I-65, Oldham, Shelby)



Where did you go to college? Western Kentucky University, University of Louisville and Spalding University

How many years have you been an outreach counselor? Eight

What are your favorite hobbies? Reading, dancing and writing

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

What is your favorite movie? *Malcolm X*

Who is your favorite music artist? Tasha Cobb Leonard

Apple or Android? Apple

What is your favorite part of your job? Connecting with students and families

What advice would you give a high school student currently thinking about college?

Take the time to think and pray about your purpose and calling, and then GO FOR IT!

Scholarship Spotlight

Burley Tobacco Growers Cooperative Association Scholarship

Eligibility: Based on GPA, writing ability and leadership potential. Preference given to a student with a tobacco farming background.

Award: \$2,000 Number: 10 Deadline: April 1 Contact: Scholarship Committee, Burley Tobacco Growers Cooperative Association, 620 South Broadway, Lexington, KY 40508, 859.252.3561; kathy@burleytobacco.com; www.burleytobacco.com



Student Poll: What is your favorite educational app or resource?

We want to hear from you! Which educational app or online resource is your favorite to use? We will feature the results in next month's newsletter.

Click the button or scan QR with phone.





Applications sought for library media learner framework committees

Applications are being accepted for the Library Media Review and Development Committees and Advisory Panels.

Kentucky Department of Education (KDE) is seeking interested K–12 educators, postsecondary educators and community stakeholders interested in library media to participate in the work of developing the Library Media Framework for Learners and the corresponding Library Media Framework Implementation Guide (academic standards implementation). Applicants will be required to meet in Frankfort for an initial one- or two-day meeting during May, followed by a second one- or two-day meeting in June.

Selected team members will receive reimbursement for travel expenses. Substitute teacher expenses will be reimbursed to the teacher's school district. The online application will be posted for 30 days and can be found <u>at this Google doc</u>. Selected team members will be notified shortly after the application closes.

For more information, contact Marty Park at <u>marty.park@education.ky.gov</u> in KDE's Office of Education Technology.

KDE seeking feedback on academic standards for technology

The Kentucky Department of Education is seeking feedback on the current Kentucky Academic Standards for Technology (K–12).

Through April 1 anyone interested is invited to review the current technology standards to share feedback and suggestions for use in the review and development process for the new standards. Feedback and comments will be thoughtfully considered, and any needed revisions made before bringing forward a draft of proposed standards for further comment and eventual approval by the Kentucky Board of Education.

To provide feedback on the Kentucky Academic Standards for Technology, go to <u>https://www.</u> <u>surveymonkey.com/r/KDEtechnology</u>, where you can read the standards and leave comments. Due to the amount of text, it is recommended that the survey be completed on a full-size computer or laptop.

Outreach Spotlight

Name: Tré Sims Region: Central Kentucky (Bourbon, Fayette, Franklin, Harrison, Jessamine, Scott, Woodford)



Where did you go to college? Berea College

What are your favorite hobbies? Singing, songwriting, performing, basketball, movies, video games, vacations

What is something on the top of your bucket list? Visit Egypt

Who would you switch places with for a day? Chris Brown. To be able to perform on a massive platform and feel that type of energy.

What are you currently binge watching? Game of Thrones

Who is your favorite sports team? Boston Celtics

What is your favorite movie? The Dark Knight

What is your favorite part of your job?

Being able to be somewhat of a role model and positive figure in the student's lives every time I visit their schools.

What advice would you give a high school student currently thinking about college?

Never hesitate or doubt your abilities. Be persistent and dedicated to everything you do and get comfortable being uncomfortable, that way you can always look back and say you tried something you never thought you would.



Personnel Cabinet poster contest ends April 12

Students ages 6–18 are invited to participate in the Kentucky Personnel Cabinet's 2019 Public Service Recognition Poster Contest. The contest tries to increase awareness of the achievements and contributions of state employees in the workplace and their communities.

The theme is "Making a Difference." Entries will be judged in three age divisions. The top three finalists in each division will receive cash prizes and an invitation to a recognition ceremony at the Capitol in Frankfort in April.

The entry deadline is April 12. Visit the Personnel Cabinet's <u>website</u> for more information.

Which college basketball team are you rooting for?



53% Kentucky



16% Butler



February Poll Results

ACT National Test Dates		
Test Date	Registration Deadline	ACT Scores Available
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
May 4, 2019	April 5, 2019	May 17, 2019
June 1, 2019	May 3, 2019	July 10, 2019

Senior Planner

- □ Let your high school counselor know which school you're going to so the school can send in final grades, class rank and proof of graduation. Send in any deposits that are required.
- $\hfill\square$ Send thank-you notes to counselors, teachers and others who helped you through the process.
- □ Prepare a budget for the coming school year.

FOCUS ON WHAT MATTERS.

With low FIXED interest rates and NO FEES, the Advantage Education Loan can help take your mind off of money so you can focus on your future.

For details or to apply, go to AdvantageEducationLoan.com.

