

YOUR
KHEAA
COLLEGE
CONNECTION
MARCH 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.



Sophomores can enter KHEAA essay contest

A rising junior at a Kentucky high school will win a \$500 scholarship and a photo shoot at their school through KHEAA's "Promote Your School" scholarship contest. 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 2020–2021 school year. For complete rules, 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; email it to publications@kheaa.com; or fax it to (502) 696-7574. The deadline is May 31. **KHEAA cannot accept entries sent by file-sharing apps.**

The funds will be sent to the winner's school when they enter college.

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

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 the expected family contribution (EFC), which is how much the student's family is expected to pay toward those costs. 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 cover that need. 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 thing to consider is how much being offered consists of federal student loans, which have to be repaid. If the package includes federal loans and isn't enough to pay all expenses, students may have to turn to 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 may be a better choice for the student than a less expensive one that isn't a good fit.



Cut intangible costs to save on college

When it comes to comparing the costs of various colleges, remember that on the broadest level, costs can be tangible or intangible. These tips will help you save money.

Tangible costs include tuition, fees, room and board.

Intangible costs include everything else: textbooks and supplies; computers; and personal items, such as shampoo, clothes, entertainment, laundry, and other expenses.

You can save money, sometimes a lot of money, by controlling the costs of your lifestyle. That doesn't mean skimping on shampoo, soap, food and doing your laundry. But you can cut costs by finding sales or using coupons. Always be looking out for buy one, get one free deals.

You can also save quite a bit of money by cutting back on treats such as entertainment and dining out. Doing those things less often will make them even more special when you do treat yourself.

Remember: The less you spend on the intangibles, the less you'll have to take out in student loans. That means that after you graduate you can afford more of the things you enjoy.



The 2019 winning poster was drawn by Bryan Torres-Tavarez, a senior at Stars Academy in Paterson, NJ.

Students can now enter bus safety poster contest

Kentucky students have until Oct. 1 to enter the 2020 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 2020 theme: Be Safe — Know the Danger Zone.

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) [website](#).

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 2021 National School Bus Safety Week. For more information, visit www.education.ky.gov.

529 account funds may soon be available for paying off student loans

Funds in the state's education savings plan, KY Saves 529, may soon be available for helping students pay off part of their education loans.



A bill in the General Assembly would align state law with the federal SECURE Act, which permits 529 accounts to be used to pay off student loans for account beneficiaries and their siblings. Payments going toward student loans cannot exceed more than \$10,000 per person.

House Bill 331 would also allow, as the SECURE Act does, KY Saves 529 funds to be used to pay for apprenticeship programs. The programs must be registered with and certified by the U.S. Department of Labor.

KY Saves 529 accounts can be opened for \$25, or \$15 with payroll deduction. The accounts can be used for:

- Primary, secondary and college tuition;
- Room and board;
- Books and materials;
- Computers; and
- Required fees.

For more information, visit www.kysaves.com.

KACTE Entrepreneurship Event winners announced

Olivia Moore of Western Hills High School in Frankfort was the top winner in the ninth annual Kentucky Association for Career and Technical Education Entrepreneurship Event.

The winning project focused on her business, Moore Goodness, in which she sells fresh fruits and vegetables to local consumers. Moore, who will receive the \$1,000 first prize, is a member of Western Hills FFA.

The event challenged high school CTE students to develop a plan for an entrepreneurial business. Students were required to submit an online video, as well as a one-page executive summary of their business plan. The videos provided information on the business plan to potential investors.

The second-place project was submitted by Kennedy Spriggs of Fayette County. Her business, I'll Hold Your Horses, is a horse-sitting service for customers in Central Kentucky. She will receive \$750. Spriggs is a member of the Locust Trace FFA.

The third-place prize, \$500, went to Hunter Robinson of Union County, whose video highlights Hunter Films. Robinson's business produces wedding films, commercials and training videos for local companies. He is a member of the Union County FFA.

Jason Combs of Spencer County High School took the fourth-place prize of \$250. Combs' video features his custom fishing lure business known as Big Bites Tackle Company. He is a member of the Spencer County FFA.



Studies, etc.	1st	2d	3d	4d	5d	6d	7d	8d	9d	10d	11d	12d	Average
Reading	B	B	B ⁺	B ⁺	B ⁺	B ⁺	B ⁺	B ⁺	B ⁺	B ⁺	B ⁺	B ⁺	to 5th grad.
Spelling	C	B	B ⁺	B ⁹	A	B ⁺	A	B ⁺	A	B ⁺	A	B ⁺	
Writing	A	A	A	A	A	A	A	A	A	A	A	A	
Drawing													
Arithmetic	C	B	B ⁺	C	C	C	C ⁺	B	B	B	B	B	
Grammar	B	B	B	C	C	B	C	B	B	B	B	B	
Geography	-	-	B	B ⁺	B	B	B	B	B	B	B	B	
History													

**Summary report available
on the School Report Card**

The Kentucky Department of Education has released a new School Report Card school-level summary to provide parents, guardians and other stakeholders an at-a-glance view of how their schools are doing. The summary report can be used to start conversations within your community. It highlights key areas and references the online card for additional details.

Information available on the new summary report may include (based upon the grades available in the school):

- Whether students are meeting or exceeding expectations in reading, mathematics, science, social studies and writing;
- Graduation rate;
- College/workforce readiness;
- General information about the school;
- Spending per student; and
- Percentage of student scoring at the lowest levels in reading and mathematics.

This summary is for traditional schools only. Schools with multiple grade levels — elementary, middle and high — will have more than one summary.

Visit www.kyschoolreportcard.com to search for a school. A new “Download Summary Report” option is available to the left of the compare option on the school-level report card. Visitors can download a PDF or read a summary on the web.



Mahayla Mounce of Meece Middle School in Somerset took first place in the 10-13 age group last year.

Personnel Cabinet seeks entries for poster contest

Students ages 6–18 are invited to participate in the Kentucky Personnel Cabinet’s 2020 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 10. Visit the Personnel Cabinet’s [website](#) for more information.

Report from state shows college degrees still pay

A new report from the Council on Postsecondary Education shows that a college education still pays and that state funds used for higher education more than pay for themselves.

The report examines the return on investment for both the individual student and the state as a whole. The report followed 42,856 students from the Class of 2010 from their entry into college or the workforce in 2010 to 2018.

College graduates from the high school Class of 2010 realized a return on their investment even a few years after graduation. By 2018, bachelor’s degree graduates were making \$12,000 more a year than high school graduates, even after taking into account that students in college lose earnings while in school.

These earning differences grow even more pronounced over time, as degree holders are more likely to become supervisors and managers. Over a lifetime, a bachelor’s degree graduate earns \$1.2 million more than a high school graduate, or 26 times the initial investment, while graduates with associate’s degrees earn \$422,000 more.

The state’s total investment for public college-goers in the cohort was \$630 million through direct appropriations to public colleges and universities and through state financial aid programs. In return, these students will contribute \$42.8 billion to the economy over a working lifetime through taxes and spending.



**GROWING UP IS HARD TO DO—
PREPARE THEM FOR THE FUTURE!**

AdvantageEducationLoan.com



Groundswell Initiative kicks off meetings across state

Meetings to help Kentuckians explore how to pave the path to a larger life through education kicked off in mid-February. The meetings are sponsored by Prichard Committee for Academic Excellence's Groundswell Initiative, which has set a goal to host 50 gatherings across the state in 2020.

"Every community has a unique story to tell," said Prichard Committee President and CEO Brigitte Blom Ramsey. "Many things contribute to the success of a community, and research shows that a primary component is a high-quality education system that supports each and every learner."

During Groundswell Gatherings, participants will discuss local school district test scores, as well as area health and employment data.

The **Groundswell Initiative** seeks to build and sustain support and resources for Kentucky families to inspire change, one community at a time.

Anyone interested in hosting a Groundswell Gathering should call Suzetta Creech at (859) 233-9849.

Family education summit registration ends April 9

Educators, parents, students and member of community-based organizations are invited to attend a Family Leadership in Education Summit April 16-18 at The Campbell House in Lexington.

The summit will help families and educators learn about the importance of engagement in improving education in Kentucky.

There is no cost to attend. People who want to attend should **register** by April 9 so organizers have an idea of how much food will be needed.

The summit will begin with a reception and appetizers on Thursday, April 16, from 5 to 8 p.m.

Activities will last from 8 a.m. to 4:30 p.m. on Friday and from 8 a.m. to 3 p.m. on Saturday. Breakfast and lunch are included both days. Attendees can choose to stay for the entire conference or can pick the events that interest them.

Topics to be addressed include:

- Family engagement ideas and tutorials
- College planning for the whole family
- Kentucky Department of Education programs and policies
- Special education processes for the Individual Education Program
- Exploring family learning models
- How implicit bias impacts family engagement
- Resilience
- Early childhood
- Poverty and the classroom

The summit is sponsored by the Prichard Committee for Academic Excellence.

March 31 is deadline for Grissom Award nominations

March 31 is the deadline to nominate a person or organization for the Grissom Award for Innovation in Special Education.

The award is given each spring to a Kentuckian or Kentucky organization to honor outstanding dedication to improving achievement for students with disabilities. Criteria for the award include:

- Leadership or implementation of innovative practice in curriculum, instruction or assessment that leads to improved learning, postsecondary or workforce outcomes for students with learning or behavior differences; and
- Districts or schools demonstrating significant improvement or sustained excellence in learning or behavior outcomes for students with learning or behavior differences.

The award is named in honor of the late Johnnie Grissom, a longtime Kentucky Department of Education employee.

The award will be presented in June. Nominations must be made using this [Google form](#).

High school planner

Seniors

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



Scholarship Spotlight

Kentucky Association of Pupil Transportation Education Scholarship

Eligibility: Must be a Kentucky public school student; attend a certified college, university or technical school; have a parent or guardian actively employed in the public school pupil transportation field; have at least a 3.0 GPA; demonstrate outstanding leadership skills and abilities in cocurricular and community service activities; demonstrate exemplary citizenship qualities that include maturity, loyalty, responsibility, integrity, trustworthiness and a concern for the well-being of all citizens; render unselfish service and assistance to others, to the school and to the community; and submit a typewritten essay of up to 500 words titled "Why I have applied for this scholarship and how this scholarship will be used."

Award: \$1,000

Number: 4

Deadline: May 1

Contact: Local public school district transportation office or www.thekapt.com

Make sure you pick out the best P2P payment app

Today's students are much less likely to write checks than their parents and grandparents are. Many of them use peer-to-peer payment apps, or P2P, on their phones to make payments.

If you and your student haven't used P2P but are thinking about it, you need to do some research.

You can choose from numerous apps. You may want the app that your friends and family already use. Or, you can evaluate apps based on fees; ease of use; and privacy, error resolution and security policies.

Some providers aren't associated with banks, but you may find benefits to using a bank for P2P. The FDIC says these benefits include maintaining a relationship with your bank, which may help you get better rates on other banking products, and having your funds federally insured. Banks may also offer more protection if something goes wrong with a payment.

Before signing up to use a P2P app, check out the fees. You must either keep money in the app's account or link to a bank account, credit card or debit card. Federal rules limit the number of transfers you can make from a savings account, so linking to a savings account may not be the best option.

Linking to a debit card will help you avoid cash advance charges on your credit card. Many P2P apps charge a 2 percent to 3 percent fee on credit card transfers.

If you receive a P2P transfer, be sure you know how much your account will be charged for the transaction. If it's more than you want to pay, let the sender know that you would prefer to receive the money in another way.

Nerdwallet, a company that provides useful information for making financial decisions, suggests the following to make sure your mobile payments are secure:

- Review the provider's security procedures before signing up
- Make sure you have a secure PIN
- Get notifications for each transaction (you may have to choose this setting on the app)
- Use apps only with people you know
- Link to an outside account
- Be extremely accurate when typing in the recipient's email and name to avoid sending payments to the wrong person

For more information on P2P apps and mobile banking, search www.fdic.gov.

ACT National Test Dates

Test Date	Registration Deadline	Scores Available
June 13, 2020	May 8, 2020	June 23, 2020
July 18, 2020	June 19, 2020	July 28, 2020

SAT National Test Dates

May 2, 2020	April 3, 2020	May 15, 2020
June 6, 2020	May 8, 2020	July 15, 2020