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For help with your higher education  
and financial aid questions, visit  
[www.kheaa.com](http://www.kheaa.com)



# FCC offers eligible Kentuckians temporary internet discount

Gov. Andy Beshear is urging eligible Kentuckians to apply for a discount through the Federal Communications Commission (FCC) to temporarily reduce the cost of home internet services.

The Emergency Broadband Benefit program provides a temporary discount of up to \$50 per month toward broadband service for eligible households. The benefit also provides discounts up to \$100 per household toward a one-time purchase of a computer, laptop or tablet, if the household contributes more than \$10 but less than \$50 toward its purchase from a participating broadband provider.

Kentuckians can apply through participating broadband providers or at [getemergencybroadband.org](http://getemergencybroadband.org).

Discounts will continue until all funding is exhausted, or six months after the Department of Health and Human Services declares an end to the pandemic.

A household is eligible if one member of the family meets at least one of the criteria below:

- Has an income at or below 135% of the **Federal Poverty Guidelines** or participates in certain assistance programs, such as the **Supplemental Nutrition Assistance Program**, **Medicaid** or the **FCC's Lifeline program**;
- Is approved to receive benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision, in the 2019–2020 or 2020–2021 school year;

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## Tips for transferring between colleges

As the spring semester winds down, many college students may be thinking about transferring to another school.

“Sometimes students realize that the school they’re attending doesn’t really fit their needs, so they want to finish their education at another school,” Gov. Andy Beshear said. “Many students also take advantage of Kentucky’s two-year community and technical colleges, then transfer to a four-year college to finish their bachelor’s degrees. In either case, students need to learn more about the transfer process so it goes smoothly.”

KHEAA offers these tips for students who plan to transfer this year.

You should talk with the financial aid office at your current school to make sure you don’t owe anything or to find out if you get a refund. Also talk with the financial aid office at your new school to make sure you’ve done everything you need to get financial aid when you transfer.

Also, contact the registrar’s office at your new school to find out which credits and grades you earned at your current school will transfer.

If you have more questions about transferring, each college should have a contact person who can answer them. Students transferring from a public Kentucky two-year college to a public Kentucky university can find help at [www.knowhow2transfer.org/](http://www.knowhow2transfer.org/).

## KHEAA continues hosting social media outreach

KHEAA Outreach will continue to provide live help in May via Facebook, Twitter and Instagram. The schedule is:

- **May 25:** Setting Up For Success: FAFSA Frenzy, **Facebook**
- **May 26:** Setting Up For Success: Using Your KEES Money, **Twitter**
- **May 27:** Setting Up For Success: Senior Exit Checklist, **Instagram**

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

The links are:

[www.facebook.com/KHEAA/](https://www.facebook.com/KHEAA/)  
[www.twitter.com/KHEAA](https://www.twitter.com/KHEAA)  
[www.instagram.com/kheaaoutreach/?hl=en](https://www.instagram.com/kheaaoutreach/?hl=en)

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## Internet discount

*(Continued from page 1)*

- Received a Federal Pell Grant during the current award year;
- Experienced a substantial reduction in income through job loss or furlough since Feb. 29, 2020, and the household had a total income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers; or
- Meets the eligibility criteria for a participating provider’s existing low-income or COVID-19 program.

For more information, visit [www.fcc.gov/broadbandbenefit](http://www.fcc.gov/broadbandbenefit) or call 833-511-0311 between 9 a.m. and 9 p.m. Eastern time any day of the week.



## CPE caps tuition increases for state's public colleges

The Kentucky Council on Postsecondary Education has capped tuition increases for the state's public colleges and universities near historic lows for the next two years

Universities may raise tuition up to 3 percent through 2023, but no more than 2 percent in any one year. The ceiling applies to in-state tuition and mandatory fees for undergraduate programs.

CPE also limited tuition increases at the Kentucky Community and Technical College System to \$5 per credit hour over the next two years. At most, KCTCS may raise the rate by \$3 per credit hour in any one year.

The caps apply to the 2021–22 and 2022–23 academic years. Campuses may choose to raise tuition in smaller amounts, or not at all. Schools will submit their final rates for CPE approval in June.

This year five universities did not raise tuition at all, while three others raised it less than 2 percent. KCTCS increased it by 2.75 percent. Taken together, this resulted in an average increase of 0.7 percent across the system. That's compared to an average of about 4 percent per year over the previous decade.

The latest projections show that fixed and unavoidable costs for campuses will climb by nearly \$117 million next year – about 3.2 percent. Even if all schools adopt the highest allowed tuition increases next year, the revenue will only cover about 23 percent of that need.

## Scholarship Spotlight

### Kentucky Poultry Federation Scholarship

**Eligibility:** Must be the child or grandchild of an employee of a Kentucky poultry company, the child or grandchild of a grower who is a member of the KPF or the child or grandchild of an allied member of the KPF; be a resident of Kentucky; be a graduating high school senior or a student currently attending a college, university or technical training program; submit an application, 2 essays, signature page, electronic or scanned transcript, 2 letters of recommendation from individuals who know the applicant and applicant's abilities and potential, and proof of registration from a college, university, or technical training program.

Application available at [www.kypoultry.org](http://www.kypoultry.org).

The recipient must attend the annual Kentucky Poultry Festival Hall of Fame Banquet.

**Award:** \$2,000; renewable

**Deadline:** June 30

**Number:** 4

**Contact:** School counselor or Kentucky Poultry Federation, [jguffey@kypoultry.org](mailto:jguffey@kypoultry.org)

## KHEAA scholarship essay contest deadline is May 31

The deadline for a student attending a KEES eligible high school to submit an entry in KHEAA's scholarship essay contest is May 31.

Students must be sophomores this school year.

The winner will receive a \$500 college scholarship and a photo shoot at their high school. The photos will be used in KHEAA publications and on KHEAA websites.

To be considered for the scholarship, students must submit an essay addressing one of these subjects:

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

The essay must be no more than 200 words in length and cannot mention the student's name, school, county or community. The essay should not identify the student by race, gender, religion or other manner. Essays in excess of 200 words or ones that include identifying information will be disqualified.

The essay topic must be clearly indicated 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 high school junior during the 2021–2022 school year. For contest details, visit [kheaa.com/website/contest/intro](https://kheaa.com/website/contest/intro).

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

## CPE providing \$1.5 million to summer bridge programs

The Kentucky Council on Postsecondary Education is distributing \$1.5 million in grants to 21 summer bridge programs that prepare students for early college success.

Summer bridge programs provide resources to help first-time college freshmen adjust to college life and stay in college instead of dropping out.

The grant money is part of the second round of funding from the Governor's Emergency Education Relief Fund, made available through the federal CARES Act.

The recipients, which may receive up to \$100,000 each, are:

- Bellarmine University
- Big Sandy Community and Technical College
- Bluegrass Community and Technical College
- Centre College
- Eastern Kentucky University
- Elizabethtown Community and Technical College
- Henderson Community and Technical College
- Hopkinsville Community College
- Jefferson Community and Technical College
- Kentucky State University
- Kentucky Wesleyan College
- Lindsey Wilson College
- Maysville Community and Technical College
- Morehead State University
- Murray State University
- Northern Kentucky University
- Owensboro Community and Technical College
- Union College
- University of Pikeville
- West Kentucky Community and Technical College
- Western Kentucky University



# Know your school's satisfactory academic progress standards

Kentucky students should learn an important phrase in the language of student aid, satisfactory academic progress, or SAP, according to KHEAA.

All colleges that award federal student aid must have SAP standards. Those standards are based on three key areas: GPA, pace and a maximum time frame.

“It’s critical that college-bound students meet their school’s SAP standards to receive the maximum amount of state or federal student aid for which they are eligible,” Gov. Andy Beshear said. “Kentuckians pursuing higher education will create a brighter future for themselves and their families, and they’ll also help us build a better Kentucky for all of our people.”

The GPA students are required to have may vary by school, major and whether a student is pursuing an undergraduate or graduate degree.

A student’s pace, as a SAP standard, means that they have to pass a stated percentage of the classes they take in a given period of time. This may also vary by college.

The maximum time frame SAP standard means a student may have to finish his or her degree within a given number of attempted credit hours. For example, a school might require a student to pass 120 credit hours to earn a bachelor’s degree, but the student must earn those 120 hours without taking more than 150 hours.



## High school planners

### Seniors

#### May

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

## Beware of companies offering student loan services

If Kentucky students owe money on federal student loans, they should watch out for scamming loan repayment companies, according to Gov. Andy Beshear and KHEAA.

The companies offering to help students lower their payments may be charging large fees for services available for free.

“My administration will always put education first, and part of that means protecting Kentucky students, after they’ve graduated, from predatory companies trying to take advantage of them as they pay back the loans that helped them pursue their education goals,” Beshear said.

Some third-party companies claim to offer document preparation services and act as though they can help students qualify for a loan forgiveness program, but they may want upfront fees and personal and financial information. The Federal Trade Commission says it is illegal for companies to charge upfront fees before providing debt relief services.

Borrowers should be skeptical about companies that:

- Ask for payment up front and for monthly fees to monitor an account;
- Promise immediate loan forgiveness; or
- Ask for a student’s FSA ID password and a power of attorney.

“To avoid falling victim to a scam, start with the servicer the Department of Education has assigned your loan to,” said Gene Hutchins, KHEAA’s executive director “Your servicer can tell you what your options are and can help you with the forms you need. And unlike these scam companies, your servicer will never charge you a fee for their assistance.”



If a student doesn’t know what his or her servicer is, that information can be found at <https://studentaid.gov/h/manage-loans>.

If students believe they have been contacted by a scammer, they should report it to the **Consumer Financial Protection Bureau** and the **Kentucky Attorney General’s Office**.

## Lexington high school, WKCTC named Green Ribbon schools

Bryan Station High School in Lexington and West Kentucky Community and Technical College in Paducah have been named Green Ribbon Schools by the U.S. Department of Education. The award honors schools that reduce environmental costs, promote health, and teach the values of environmental protection.

Bryan Station was honored for its efforts to improve water quality in Lexington. The school created a rain garden and outdoor classroom. The school also conducts monthly energy audits. The audits have helped Bryan Station decrease its energy use by 17 percent in the past four years. The school's water usage has dropped 30 percent since 2015.

Students also worked with the University of Kentucky to increase access to fresh food in the city.

WKCTC has installed solar panels, as well as new roofs that have improved building insulation. Two rounds of energy audits at the college have reduced carbon emissions by 3,000 metric tons in 2017 and greatly reduced energy and water usage in 2019. WKCTC's engineering technology students were involved in both audits.



## Exit counseling prepares student loan borrowers for repayment

Students who have borrowed federal loans to help pay for college and are finishing their schooling must take exit counseling to prepare for repaying those loans. That goes for student borrowers who are completing degrees, diplomas and certificates.

“Exit counseling will inform you about your rights and responsibilities as a student loan borrower, which will help you keep on track with your payments,” Gov. Andy Beshear said. “You’ll also learn about the deferments and forbearances you can apply for if you have problems making your payments.”

Deferments and forbearances let you quit making payments temporarily if you qualify. All federal student loan payments are in forbearance at least through Sept. 30 because of the pandemic.

The U.S. Department of Education assigns student loans to one of eight loan servicers.

Servicers not only collect payments but will also help students pick the loan repayment option that best fits students’ needs. Students should keep in touch with their servicer to make sure the repayment process goes smoothly.

## ACT National Test Dates

Test Date	Registration Deadline	Scores Available
<b>July 21, 2021</b>	<b>June 18, 2021</b>	<b>TBD</b>
<b>September 11, 2021</b>	<b>August 6, 2021</b>	<b>TBD</b>
<b>October 23, 2021</b>	<b>September 17, 2021</b>	<b>TBD</b>
<b>December 11, 2021</b>	<b>November 5, 2021</b>	<b>TBD</b>
<b>February 12, 2022</b>	<b>January 7, 2022</b>	<b>TBD</b>
<b>April 2, 2022</b>	<b>February 25, 2022</b>	<b>TBD</b>
<b>June 11, 2022</b>	<b>May 6, 2022</b>	<b>TBD</b>
<b>July 16, 2022</b>	<b>June 17, 2022</b>	<b>TBD</b>

## SAT National Test Dates

<b>August 28, 2021</b>	<b>TBD</b>	<b>TBD</b>
<b>October 2, 2021</b>	<b>TBD</b>	<b>TBD</b>
<b>November 6, 2021</b>	<b>TBD</b>	<b>TBD</b>
<b>December 4, 2021</b>	<b>TBD</b>	<b>TBD</b>
<b>March 12, 2022</b>	<b>TBD</b>	<b>TBD</b>
<b>May 7, 2022</b>	<b>TBD</b>	<b>TBD</b>
<b>June 4, 2022</b>	<b>TBD</b>	<b>TBD</b>



*Worried about student loans?*

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*AdvantageEducationLoan.com*

