

YOUR KHEAA COLLEGE CONNECTION

November 2015

Free 'Getting the Facts' from KHEAA will help Kentucky families with college search

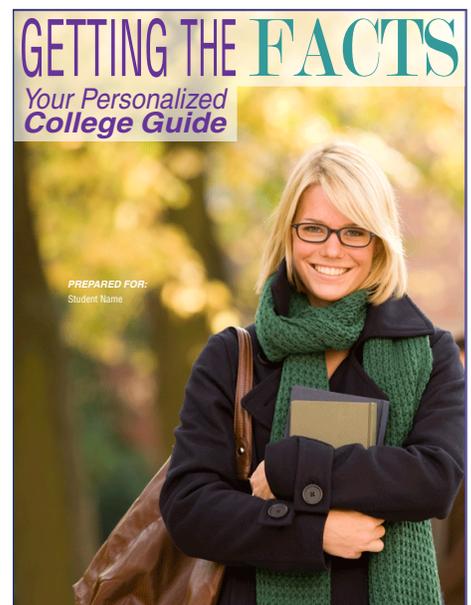
Kentucky students and their families can get a free, personalized "Getting the Facts" report to help them choose the right college.

"Getting the Facts" provides estimates of how much the family can expect to spend and how much financial aid the student may receive. Students can get estimates for up to six colleges across the United States.

To get their free report, students must log into or set up an account at www.kheaa.com. They should then select their state of residence, enter the date they expect to graduate from high school and click on the "Getting the Facts" link.

Students and parents must provide information about estimated income and assets, and students must provide their Social Security number to set up the account.

For more information, call a member of the KHEAA College Access Team at 800-928-8926.



College Goal Kentucky 2016 being planned

Plans are under way for College Goal Kentucky 2016. The free series of events will help students and parents fill out the Free Application for Federal Student Aid.

The FAFSA is used to apply for federal and state financial aid programs, as well as for many programs administered by colleges.

College Goal Kentucky is sponsored in part by KHEAA and is a project of the Kentucky Association of Student Financial Aid Administrators. As dates and sites are confirmed, they will be posted on www.kasfaa.com/CollegeGoalKY/locations.asp.

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



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Kentucky residents still have a chance to win an iPad

Kentucky residents have a chance to win a new iPad from KHEAA in a sweepstakes being held through Facebook in November. The contest runs from now until 12 a.m. on Dec. 1.

To enter, visit the [KHEAA Facebook page](#), click on the orange graduate icon and answer one question about college. KHEAA will not share or sell any personal information to a third party.

The drawing will be held in early December, and the winner will be notified by email. The winner must respond by email within three calendar days to receive the iPad. If no response is received within three days, another winner will be drawn.



Pilot program will provide Pell Grants for dual credit classes

The U.S. Department of Education will provide Pell Grants so low-income high school students can pay for dual credit courses under a pilot program announced in October.

The department has invited colleges, public high schools and local education agencies to apply for the program. The federal government will invest up to \$20 million in the 2016-17 award year, benefiting up to 10,000 students from low-income backgrounds across the country. For more information, visit www.ed.gov.

A growing body of research suggests that taking dual credit courses can lead to better grades in high school, increased enrollment in college and a better chance of earning a degree.

Check colleges' net price calculators to get idea of costs

Kentucky high school students headed for college can get an idea of how much it costs to attend a college using the school's net price calculator, usually located on their financial aid page.



The U.S. Department of Education requires colleges to have a calculator on their websites.

The calculator will require information about a student's academic standing and about parents' finances. It is important to remember that the result is an estimate that may be off by thousands of dollars.

Be sure to look at the net price, not the net cost. The net price is the amount a family can expect to pay toward a student's college education, including any loans. The net cost takes into account student loans, which must be repaid, so it will look lower than the net price.

Senior time-line

December/January

- Make sure your applications were received on time.
- Ask your parents to get their tax return information ready so you can submit the FAFSA as soon as possible after January 1.
- If you applied for Early Decision and were accepted, withdraw your applications from other schools.

Six students named to Next-Generation Student Council

Six Kentucky public high school students have been named to the Next-Generation Student Advisory Council, a group that provides input to Kentucky Commissioner of Education Stephen Pruitt.

The newly selected members will serve for one year. They are:

- Amrit Avula, sophomore, Bowling Green High School.
- Roop Patel, junior, Beechwood High School.
- Thomas Patrick, sophomore, Magoffin County High School.
- Kaeli Riggs, sophomore, Seneca High School.
- Wesley Wei, junior, Boyle County High School.
- Lauren Williams, sophomore, Taylor County High School.

The six join five returning members:

- Grayson Ford, junior, Trigg County High School.
- Kenzy Moore, senior, Russell High School.
- Deanie Pedigo, senior, Barren County High School.
- Emily Salamanca, senior, Henry Clay High School.
- Benjamin West, senior, Central Hardin High School.

The council provides feedback from Kentucky students to the commissioner of education. This group will meet with Pruitt and Kentucky Department of Education staff, to discuss how state decisions are affecting public school students throughout Kentucky. It also provides student feedback on issues impacting Kentucky students and schools.

The council is a year-long program for Kentucky public school sophomores, juniors and seniors.

Higher educational levels could save \$900 million per year

Raising Kentucky's education levels could save the state over \$900 million a year, according to a study conducted by the University of Kentucky's Center for Business and Economic Research for the Council on Postsecondary Education.

The report found that raising the state's average educational level to the national average would generate up to \$903 million in new revenue and savings. Up to \$500 million of that would be generated each year in state tax revenues, and \$200 million would be saved by reducing Medicaid costs.

Another \$200 million would be saved in reduced health care costs associated with chronic disease. Over \$3 million would be saved by reducing crime.

Other benefits of reaching the national average include moving 33,000 households off food stamps and over 20,000 adults off federal Supplemental Security Income, which would save \$100 million per year.

To get to the national average, Kentucky would need a 1 percent increase in the number of people with an associate's degree and a 5 percent increase in bachelor's degrees or higher.

The reports are available at www.cpe.ky.gov/info/.



Kentucky students doing well in national comparison

Kentucky's public school students continue to outperform their peers nationally in fourth- and eighth-grade reading and in fourth-grade math, according to recently released data from the 2015 National Assessment of Educational Progress (NAEP).

Grade And Subject	Kentucky	National
Fourth-grade reading	228	221
Eighth-grade reading	268	264
Fourth-grade math	242	240
Eighth-grade math	278	281

However, Kentucky's eighth-graders scored below the national average in math. The 2015 eighth-grade math scores dropped by 3 points in state and national comparisons.

NAEP is administered to a random sampling of students. Not all students, schools or districts participate.

The 2015 results show that:

- Only three states scored higher than Kentucky in fourth-grade reading.
- Only five states scored higher than Kentucky in eighth-grade reading.
- Only nine states scored higher than Kentucky in fourth-grade math.
- Thirty states scored higher than Kentucky in eighth-grade math.

The NAEP grading scale ranges from 0 to 500. Students' performance on NAEP fits into one of four categories: Below Basic, Basic, Proficient or Advanced.

In Kentucky, in reading, 75 percent of fourth-graders and 78 percent of eighth-graders scored at the Basic level or above. In mathematics, 84 percent of fourth-graders and 68 percent of eighth-graders scored at the Basic level or above.

NAEP generally does not provide scores for individual districts, schools and students. However, it does provide those scores for Jefferson County under a pilot program.

For more information, visit <http://education.ky.gov/comm/news/Pages/default.aspx> or <http://nces.ed.gov/nationsreportcard/>.

Be cautious about zero percent credit card offers

College students and high school seniors headed for college may receive letters offering them credit cards with zero percent fees. They should read those offers carefully.

Most cards that offer zero percent interest to new cardholders do so for only a limited time, perhaps six months. After that, the interest rate may rise to more than 20 percent, depending on the cardholder's payment record during the introductory period.

If all the purchases are not paid off before the introductory rate expires, the higher interest rate may be applied to those purchases from the time they were made.

Students should contact the credit card issuer to make sure they understand exactly what their obligations will be. It is always a good idea to get that information in writing and to save it for future reference.



ACT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)
February 6, 2016	January 8, 2016	January 15, 2016
April 9, 2016	March 4, 2016	March 18, 2016
June 11, 2016	May 6, 2016	May 20, 2016

SAT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)	
		Mail	Phone/Online
December 5, 2015	November 5, 2015	November 20, 2015	November 23, 2015
January 23, 2016	December 28, 2015	January 8, 2016	January 12, 2016
March 5, 2016	February 5, 2016	February 19, 2016	February 23, 2016
May 7, 2016	April 8, 2016	April 22, 2016	April 26, 2016
June 4, 2016	May 5, 2016	May 20, 2016	May 25, 2016