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



Kentucky Lottery funds over \$254 million in student aid

During the last academic year, KHEAA awarded \$258 million in aid to Kentucky students, with more than \$254 million of that amount coming from fund transfers from the Kentucky Lottery.



The bulk of those funds — nearly \$235
million — went to the state's three biggest aid
programs: the Kentucky Educational Excellence
Scholarship, the College Access Program Grant and the Kentucky
Tuition Grant.

The KEES program lets students earn money for college by getting good grades in high school and good scores on the ACT or SAT. Last year KHEAA disbursed more \$117.9 million in KEES awards to 70,900 students.

CAP Grants go to Kentucky students who are eligible for the Federal Pell Grant. In 2018–2019, 55,080 students received \$83.2 million in CAP Grants.

Kentucky students who attend the state's private nonprofit colleges may be eligible to receive a KTG award. Last year 12,840 students received \$33.6 million from the KTG program.

Lottery proceeds also provided \$7.2 million for the Kentucky National Guard Tuition Award, \$6.7 million for the Work Ready Kentucky Scholarship and \$5.3 million for the Dual Credit Scholarship program

According to lottery officials, 25 percent of the lottery's income go to scholarship programs in the state. Since the lottery was approved in 1989, more than \$3.6 billion in lottery funds has gone to 860,000 Kentucky college students.

Scholarship Spotlight

The Garden Club of Kentucky Scholarship

Eligibility: Must be a Kentucky resident; attend a Kentucky university; major in horticulture, floriculture, landscape design, botany, plant pathology, forestry, land management or related subject; and be a sophomore, junior, senior or graduate student when the scholarship will be used.

Award: \$500 and up Number: varies

Deadline: February 15

Contact: www.gardenclubky.org

Earn credit in high school to cut the cost of college

One way to save money on higher education is to earn college credits while in high school.

Whether high school students plan to get a technical degree or four-year degree, they can take advantage of several programs that let them earn college credits. These programs include:

- Dual credit/dual enrollment courses. These courses let students earn both college and high school credit. In many cases, students will pay less than the college tuition rate. Some dual enrollment programs don't provide high school credit for completing the course.
- Advanced Placement courses. AP classes count as high school credits, but many colleges will give students college credit if they earn a certain grade on AP exams. Offered by the College Board, AP classes are widely available.
- International Baccalaureate Diploma and Cambridge Advanced International programs. IB and CAI, for students 16 to 19 years old, are similar to AP. Students may receive college credit for the IB and CAI classes they take.



Students should know college's SAP standards

One important phrase in the language of student aid is satisfactory academic progress, or SAP.

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.

The GPA students are required to have may vary by school, major and whether they are undergraduate or graduate students.

Pace means students have to pass a stated percentage of the classes they take in a given period of time. It may also vary by college.

The maximum time frame means students have to finish their degree within a given number of attempted credit hours. For example, a school requires students to pass 120 credit hours to earn a bachelor's degree. The maximum time frame might be that they have to pass those 120 hours without attempting more than 150 hours

If students don't meet their school's SAP standards, they may not be able to receive state or federal student aid.



State has 2 winners at national FFA convention

Kentucky FFA had two winners at the 92nd annual National FFA Convention in Indianapolis this fall.

For the tenth time in 14 years, Spencer County FFA won the dairy cattle evaluation career development event. Team members are Kelly Baird, Madison Goodlett, Tyler Moehrke and Casey Montgomery.

Augustus Cole Holt of LaRue County was named the national winner in the forest management and products proficiency contest. Holt's award was based on his work in his father's logging business. He also built a firewood business to reduce waste from the logging business.

Sixteen Kentucky FFA chapters were recognized in the National Chapter Award Program. Bourbon County, Boyle County, Graves County, Locust Trace, Madisonville-North Hopkins, Marion County, Spencer County, Taylor County and Trimble County were recognized as national three-star chapters. Caldwell County, Harrison County, Henry County, LaRue County, Scott County, Seneca and Union County were recognized as national two-star chapters.

Visit FFA's **website** for a complete listing of national convention winners. For more information on Kentucky FFA, email Executive Secretary Matt Chaliff at matt.chaliff@education.ky.gov or call him at 502.564.3472.

Percent of Students Meeting Benchmarks					
Year	Kentucky	U.S.			
2015	19	28			
2016	18	26			
2017	18	27			
2018	20	27			
2019	18	26			

State's ACT scores drop in latest results

The percentage of public high school graduates who earned college-ready scores on all four sections of the ACT dropped by 2 points from 2018 to 2019.

In 2018, 20 percent of the public high school graduates were deemed college ready in English, math, science and reading. That percentage dropped to 18 percent in 2019.

To be college ready, students must have an ACT score that indicates they have at least a 50 percent chance of earning at least a B or a 75 percent chance of earning a C or better in college classes.

Nationally, the percentage of 2019 high school grads earning college-ready scores dropped to 26 percent from 2018's 27 percent.

Composite scores were also down, with the 2018 average composite score 19.9 dropping to 19.5 in 2019.

For Kentucky, white students had an average 20.2 ACT composite, while African-American students had an average 16.6 and Hispanic/Latino students an 18.1 composite.

Students make no progress in math and reading scores

Kentucky students made no gains in fourth- and eighth-grade reading and math in the past 10 years, according to tests administered by the National Assessment of Educational Progress.

NAEP gives the tests every two years to a sample of fourth- and eighth-grade students across the country. Last spring, 6,300 students in 218 Kentucky schools took the tests.

Results show that fourth-grade math scores did not change between 2009 and 2019, while fourth-grade reading scores dropped by 5 points. Eighth-grade math scores were 1 point lower, reading scores 4 points lower.

NAEP has four levels of performance: Below Basic, Basic, Proficient and Advanced.

The results for fourth-grade reading and eighth-grade math showed that 33 percent of the students scored Below Basic.

In eighth-grade reading, 27 percent of the students were Below Basic. Scores for fourth-grade math showed 19 percent of the students scored Below Basic.

High school planner

Seniors

December/January

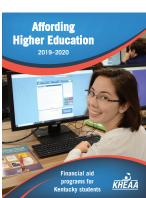
Ш	Make	sure	your	appli	cation	s were	receiv	ved	on
	time.								

☐ If you applied for Early Decision and were accepted, withdraw your applications from other schools

'Affording Higher Education' sent to schools, now online

The new edition of KHEAA's *Affording Higher Education* has been mailed to schools and libraries across the state. An online version can also be found on kheaa.com.

Affording Higher Education lists more than 6,000 financial aid programs available to Kentucky students and to students who attend colleges and universities in the state.



The book has seven sections that list student financial aid programs provided by:

- State government
- Federal government
- · Kentucky's public universities
- Kentucky's private colleges and universities
- Kentucky Community and Technical College System schools
- Trade schools
- Kentucky companies and organizations

KHEAA updates the book every year to provide the most up-to-date information we can. However, financial aid programs often change between the time KHEAA compiles the information and the book is printed.



Half of young Americans think high school is enough

Nearly half of young Americans believe their high school education gave them the skills they need to get a good job after they graduate, according to a recent **report** from CBS and the Associated Press.

Still, more than half also think college can help them be successful.

However, results from the Census Bureau's American Community Survey provide a broader picture.

The wage gap between those with just high school degrees and those with bachelor's degree narrowed in Kentucky from 2011 through 2017, according to the Census Bureau.

Still, the median income for someone with a bachelor's degree was 67 percent more than for a high school graduate with no college. A median is a middle value, meaning that half of the people make more than that amount and half make less.

Unemployment shows a similar trend over the same time span.

In 2011, the unemployment rate for high school graduates was 3.0 times higher than for college grads. The rate in 2017 was 2.4 times higher.

The Associated Press-NORC Center for Public Affairs Research conducted the nationwide poll in August and September. More than 1,300 teens and young adults ages 13 through 29 responded.

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ADVANTAGE Education Loan

4 Kentucky teachers win Presidential Award

Four Kentucky teachers have received the Presidential Award for Excellence in Mathematics and Science Teaching.

The award is given to outstanding K-12 science and math teachers across the country. Winners are selected by a panel of scientists, mathematicians and educators after an initial selection process at the state level.

Kentucky's winners were:

- Kristi Fehr, science, Cassidy Elementary School, Fayette County
- Melanie Ramey, math, Highland Elementary School, Johnson County
- Deborah Brock, science, Simon Kenton High School, Kenton County
- Erin Schneider, math, Atherton High School, Jefferson County

Winners receive a \$10,000 award from the National Science Foundation and are invited to Washington, D.C., for professional development opportunities.

Degrees awarded in state increase nearly 5 percent

Kentucky's public and private colleges and universities conferred a record 76,380 degrees and credentials in 2018–19, up nearly 5 percent from a year ago.

The number of students earning undergraduate degrees and certificates increased more than 3 percent. That keeps the state on track to meet its goal of 60 percent of the working-age population with a postsecondary credential by 2030.

The report shows strong growth in the number of degrees and credentials earned by minority students. Undergraduate certificates earned by those students increased 9 percent. Associate's degrees increased 6 percent; bachelor's degrees 5 percent; and master's degrees 7 percent.

However, early data show a 2 percent decrease in the number of undergraduates enrolled in fall 2019.

For more information about degrees and credentials, visit http://cpe.ky.gov/data/degrees.html.

ACT National Test Dates							
Test Date	Registration Deadline	Scores Available					
February 8, 2020	January 10, 2020	February 19, 2020					
April 4, 2020	February 28, 2020	April 14, 2020					
June 13, 2020	May 8, 2020	June 23, 2020					
July 18, 2020	June 19, 2020	July 28, 2020					
SAT National Test Dates							
March 14, 2020	February 14, 2020	March 27, 2020					
May 2, 2020	April 3, 2020	May 15, 2020					
June 6, 2020	May 8, 2020	July 15, 2020					