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

Frankfort student wins 2022 KHEAA scholarship contest

Marae Mallard, a junior at Frankfort High School, has won the 2022 Promote Your School essay contest sponsored by KHEAA.

In her essay, Mallard, who has autism, wrote, "Empathy and appreciation of our unique selves is something I hope to promote through the telling of my narrative. In doing so, I will inspire others to do better at accepting differences in themselves and others."

"Marae's essay is a call to help each other through our various struggles in school and in life," Lt. Gov. Jacqueline Coleman said. "Working together, we can create an environment that accepts all Kentuckians regardless of our differences or our abilities."

Mallard will receive a \$500 scholarship when she enrolls in college. KHEAA staff will do a photo shoot at the school, with the photos featured in future KHEAA publications.

Since the first contest in 2003, winners have come from across the state and have represented large urban public schools and small private schools.



Frankfort High School's Marae Mallard, right, won KHEAA's Promote Your School essay contest. KHEAA outreach counselor Candis Tingle gave Mallard the good news.

FAFSA®

FREE APPLICATION for FEDERAL STUDENT AID

Use this form to apply free for federal and state student grants, work-study, and loans.

Or apply free online at fafsa.gov.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than October 1, 2022. We must receive your application no later than June 30, 2024. Your college must have your correct, complete information by your last day of enrollment in the 2023-2024 school year.

For state or college aid, the deadline may be as early as October 2022. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file online at fafsa.gov. It is the fastest and easiest way to apply for aid.

Use Your Tax Return

We recommend that you complete and submit your FAFSA form as soon as possible on or after October 1, 2022. The easiest way to complete or correct your FAFSA form with accurate tax information is by using the IRS Data Retrieval Tool through fafsa.gov. In a few simple steps, most students and parents who filed a 2021 tax return can transfer their tax return information directly into their FAFSA form.

If you (or your parents) have missed the 2021 tax filing deadline and still need to file a 2021 income tax return with the Internal Revenue Service (IRS), you should submit your FAFSA form now using estimated tax information, and then you must correct that information after you file your return.

Note: Both parents or both the student and spouse may need to report income information on the FAFSA form if they did not file a joint tax return for 2021. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID (1-800-433-3243).

Fill Out the FAFSA® Form

If you or your family experienced significant changes to your financial situation (such as loss of employment or pay cuts), or other unusual circumstances (such as tuition expenses at an elementary or secondary school or high unreimbursed medical or dental expenses), complete this form to the extent you can and submit it as instructed. Consult with the financial aid office at the college(s) you applied to or plan to attend.

For help in filling out the FAFSA form go to StudentAid.gov/apply-for-aid/fafsa/ filling-out or call 1-800-433-3243.

Fill the answer fields directly on your screen or print the form and complete it by hand. Your answers will be read electronically; therefore, if you complete the form by hand:

• use black ink and fill in circles completely:

• print clearly in CAPITAL letters and skip a

• report dollar amounts (such as \$12,356.41)

like this:

Correct ☒ Incorrect ☐

1	5	E	L	M	S	T
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\$

1	2	3	5	6
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 no cents

Yellow is for student information and purple is for parent information.

Mail Your FAFSA® Form

After you complete this application, make a copy of pages 3 through 8 for your records.

Then mail the original of pages 3 through 8 to:

Federal Student Aid Programs, P.O. Box 7654, London, KY 40742-7654.

After your application is processed, you will receive a summary of your information in your Student Aid Report (SAR). If you provide an e-mail address, your SAR will be sent by e-mail within three to five days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your application, go to fafsa.gov or call 1-800-433-3243.

Let's Get Started!

July 1, 2023 – June 30, 2024

Federal Student Aid

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Pay attention to any symbols listed after your state deadline.

States and territories not included in the main listing below: AL*, AS**, AZ*, CO*, FM**, GU**, HI**, KY*, NM**, NC*, ND*, NE*, NH**, NM*, OK*, PR*, PW*, RI*, SD*, UT**, VT**, WA*, WI*, and WY**.

State Deadline

AK	Alaska Education Grant * 5
AK	Alaska Performance Scholarship: June 30, 2023 * 5
AK	Arctic Grant: fall term, July 1, 2023 (date received); spring term, Jan. 10, 2024 (date received)
CA	For many state financial aid programs: March 2, 2023 (date posted/notified); Cal Grant also requires submission of a school-certified GPA by March 2, 2023. For additional community college Cal Grants: Sept. 2, 2023 (date posted/notified).
CA	For noncitizens without a Social Security card or with one issued through the Federal Deferred Action for Childhood Arrivals (DACA) program, fill out the California Dream Act Application. Contact the California Student Aid Commission or your financial aid administrator for more information.
CT	Feb. 15, 2023 (date received) * *
DC	FAFSA form completed by July 1, 2023 *
DC	For DC Tuition Assistance Grant, complete the DC OneApp and submit supporting documents by Aug. 1, 2023, *
DE	May 15, 2023 (date received)
FL	May 15, 2023 (date received)
GA	Refer to Georgia Student Finance Commission's web site for additional information. * *
IA	July 1, 2023 (date received); earlier priority deadlines may exist for certain programs. *
ID	Opportunity Scholarship: March 1, 2023 (date received) * *
IL	Refer to the Illinois Student Assistance Commission's web site for the current Monetary Award Program (MAP) deadline dates. * 5
IN	Adult Student Grant * 5: New applicants must submit additional form.
IN	Workforce Ready Grant *
IN	Indiana's Promise Scholarship: April 15, 2023 (date received)
IN	21st Century Scholarship: April 15, 2023 (date received)
KS	April 1, 2023 (date received) * *
LA	July 1, 2024 (date received) *
MA	May 1, 2023 (date received) *
MD	March 1, 2023 (date received)
ME	May 1, 2023 (date received)
MI	March 1, 2023 (date received)
MI	30 days after term starts (date received)
MO	Feb. 1, 2024 * Applications accepted through April 1, 2023 (date received)
MP	April 30, 2023 (date received) * *
MS	MTAG and MESG Grants: Oct. 15, 2023 (date received)
MT	HELP Grant: April 30, 2023 (date received)
MT	Dec. 1, 2022 * *
MT	Reserve applicants (2022-2023 Tuition Aid Grant recipients):
MT	April 15, 2023 (date received)
MT	All other applicants: fall and spring terms, Sept. 15, 2023 (date received); spring term only, Feb. 15, 2024 (date received)
NV	Silver State Opportunity Grant * 5
NV	Nevada Promise Scholarship: March 1, 2023 * 5
NV	All other aid * *
NY	June 30, 2024 (date received) *
OH	Oct. 1, 2023 (date received)
OR	Oregon Opportunity Grant * 5
OR	OSAC Private Scholarships: March 1, 2023 *
OR	Oregon Promise Grant: Contact state agency. *
PA	All first-time applicants enrolling in a community college, business/technical school, hospital school of nursing, designated Pennsylvania open-admission institution, or nontransferable two-year program: Aug. 1, 2023 (date received)
PA	All other applicants: May 1, 2023 (date received) *
SC	SC Commission on Higher Education Need-based Grants * 5
SC	Tuition Grants: June 30, 2023 (date received)
SC	State Grants: Prior-year recipients receive award if eligible and apply by March 1, 2023; all other awards made to recipient applicants. 5
TN	Tennessee Promise: March 1, 2023 (date received)
TX	State Lottery: fall term, Sept. 1, 2023 (date received); spring and summer terms, Feb. 1, 2024 (date received)
TX	Jan. 15, 2023 * *
TX	Private and two-year institutions may have different deadlines. *
WV	PROMISE Scholarship: March 1, 2023. New applicants must submit additional form. Contact your financial aid administrator or state agency.
WV	WV Higher Education Grant: April 15, 2023

529 accounts help people save for education costs

Setting up a 529 account is a good way to save for education costs. These education savings accounts get their name from the governing section of the federal tax code.

While many people think of saving for college when it comes to a 529 account, that isn't the only option. Kentucky's savings plan, KY Saves 529, can be used to save for K-12 education, as well as for college, and to pay expenses for many apprenticeship programs.

"As a mom who has kids in college, but also has a toddler, I know it's never too early to start saving for education expenses down the road," Lt. Gov. Jacqueline Coleman said. "529 accounts help families invest in their children's futures, starting today."

KY Saves 529 funds can also be used to repay up to \$10,000 in student loans for the account's beneficiary or a beneficiary's sibling.

Parents aren't the only ones who can open 529 accounts. Grandparents and other relatives can open accounts for children. Adults can even open accounts to save for their own college education.

Money withdrawn from a 529 account is free of federal tax, as long as it is used for qualified educational costs. Qualified costs include tuition and fees, room and board, books, computers and certain expenses for special-needs students.

Qualified withdrawals by Kentucky residents are also exempt from state tax, and KY Saves 529 accounts are not included when schools determine Kentucky need-based college financial aid. Contributions qualify for the current federal \$15,000 annual gift exclusion.

For more information, visit kysaves.com.

Four students can win \$500 in FAFSA Challenge

Four Kentucky students will win \$500 from KHEAA in the FAFSA Completion Challenge.

The challenge is a statewide campaign to increase the number of students who submit the FAFSA. The fastest way to file is to visit <https://studentaid.gov/>.

The challenge is open to any student who files the 2023-2024 FAFSA to attend college next fall.

2023 seniors or any continuing college or adult students enrolling for the first time who complete the 2023-2024 FAFSA and registers at kygoestocollege.com will have a chance to win one of four \$500 scholarships in a random drawing. The deadline to register is midnight EDT on April 28. The scholarships are one-time only awards and must be used at a Kentucky college or university.

Complete details are available on kygoestocollege.com.

Athletes need to check eligibility requirements

High school student athletes who plan to play college sports must first make sure they're academically eligible.

"Several of the athletes I coached in high school went on to play sports in college, and my daughter did as well," Lt. Gov. Jacqueline Coleman said. "But student-athletes are just that: students first and athletes second, so it's important to focus on your classes and make sure you're prepared to learn and compete at the next level."

Requirements differ for the National Collegiate Athletic Association, the National Association of Intercollegiate Athletics or the National Junior College Athletic Association.

Athletes at NCAA Division I and Division II schools must register with the [NCAA Eligibility Center](#) to find out if they're eligible. There they will see their high school's core courses. Only the core courses on the NCAA list can be used to figure their core-course GPA.

In addition to their core-course GPA, student-athletes must have certain scores on the ACT or SAT. To make sure the NCAA gets their test scores, they should enter the NCAA code, 9999, when they register for each test.

Home-schooled students must register at the Eligibility Center and meet the same requirements as other student-athletes. Students and parents can also find information at [ncaa.org](#).

NCAA Division III schools don't give athletic scholarships. Students who want to play sports at a Division III school should contact the school to learn about its eligibility policies.

Students who want to play sports at an NAIA college or university must register with the [NAIA Eligibility Center](#).

A student's eligibility is based on their high school grades. ACT or SAT scores, class rank and dual credit may also



Athletes who want to compete in sports at college must make sure that they take the right courses in high school and meet GPA and entrance exam requirements.

be considered. Rules may be different for home-schooled students or students who earn their GED.

To play sports at an NJCAA school, students must have a high school diploma, a GED or a state department of education approved high school equivalency test. To learn more, visit [njcaa.org](#).

Students, families should learn about their EFC

Among the key terms students need to learn if they are continuing their education after high school is expected family contribution (EFC). The EFC is how much money students and their families are expected to pay toward a student's education expenses.

"Financial aid is so important to help our Kentucky students pursue higher education and live out their dreams," Lt. Gov. Jacqueline Coleman said. "But if student aid won't cover all costs for college or technical school, it's important that families keep track of their expected contribution so they can plan and save."

A student's EFC is based on a formula set by Congress. The factors used in determining a student's EFC include income, assets, the number of people in the household and the number of household members in college during the award year.

The information students and families report on the Free Application for Federal Student Aid, or FAFSA, is plugged into a formula to come up with an EFC.

The U.S. Department of Education has three EFC formulas: one for dependent students; another for independent students who only have a spouse as a dependent; and one for independent students who have dependents other than a spouse.

The parent's income and assets are used to develop the EFC for dependent students. Nearly all students going directly from high school to postsecondary education are considered dependent students.

How much students can receive in Pell Grants, Federal Work-Study and other federal aid programs is based on their EFC. KHEAA also uses EFCs to determine awards for College Access Program Grants, Kentucky Tuition Grants and other programs.



Scholarship Spotlight

Kentucky Society Daughters of the American Revolution Scholarship

Eligibility: Must have at least a 3.0 GPA and submit an application, a transcript, a 500-word composition indicating student's career objectives and major goal in life, a letter signed by the sponsoring DAR chapter regent and background information about the student's curriculum, school and civic activities, hobbies and interests.

Award: \$1,000

Number: 1

Deadline: January 1

Contact: Counselor



Students should think twice before plagiarizing papers

Students who put off doing papers until the last minute sometimes fall into the trap of copying and pasting from sources. That leaves them open to the serious charge of plagiarism, which means passing off someone else's words and ideas as your own.

While it's easier to do in the age of the internet, it's also easier for a professor to discover that a student has plagiarized a paper.

The penalties can vary according to the severity of the offense, whether it's a first offense and the school. At the minimum, a student can expect to fail the assignment or the test. Some schools let the professor decide whether a plagiarist fails just the assignment or the entire course.

Other schools have a no-tolerance policy: a student who plagiarizes is automatically expelled.

KHEAA Outreach schedules Facebook, Twitter sessions

KHEAA Outreach will provide live help in December via Facebook and Twitter.

The schedule is:

Dec. 5: Santa's Nice List: Advantage Loans, **Facebook**

Dec. 12: Santa's Nice List: Loan Borrowing Tips, **Twitter**

All sessions begin at 7 p.m. Eastern, 6 p.m. Central.

The links are:

www.facebook.com/KHEAA/

www.twitter.com/KHEAA/

Post-pandemic enrollment at public colleges holds steady

The Kentucky Council on Postsecondary Education has released [new data](#) showing that undergraduate enrollment at the state's public colleges and universities held steady from fall 2021 to fall 2022, after two years of declines linked to the COVID-19 pandemic.

The enrollment of minority students grew at public universities and the Kentucky Community and Technical College System between fall 2021 and fall 2022. Underrepresented minority student enrollment increased 1.5% at public universities and 4.6% at KCTCS during the same period.

The number of high school students enrolled in dual credit classes also increased. It was up 4.1% at public universities and 18.9% at KCTCS schools, which offer around 70% of all dual credit opportunities the state.

After several years of decline, the number of adult students ages 25 to 64 was up 1.3% at public universities but fell slightly, by 0.7%, at KCTCS from fall 2021 to fall 2022.

Nominations being accepted for 2024 Teacher of the Year

Nominations are now being accepted for the 2024 Kentucky Teacher of the Year.

Any full-time public school teacher in the state with at least three years of experience is eligible. Nominations may be submitted via [Google](#).

Teachers may be nominated by students, parents, teaching peers, principals, superintendents or anyone from the community who has an interest in honoring an outstanding educator.

All nominated teachers will be invited to submit a formal application by Feb. 21.

Teacher Achievement Award winners and the Kentucky Teacher of the Year will be announced later in 2023 and honored with cash prizes and other awards. The 2024 Kentucky Teacher of the Year will represent the state in the 2024 National Teacher of the Year competition.

For more information, email [GlyptusAnn Grider Jones](#) or call her at (502) 564-2000, ext. 4616.

CPE approves plan to help KSU finances, organization

The Kentucky Council on Postsecondary Education has approved a three-year management improvement plan for Kentucky State University to help stabilize the school's organization and finances.

The plan was required by House Bill 250, which provided CPE \$23 million in funding to cover KSU's 2021–2022 shortfall. The bill also outlined responsibilities for KSU and CPE related to KSU's recovery.

The most immediate deadlines in the plan relate to improving financial reporting and controls at KSU. The General Assembly appropriated \$5 million in fiscal year 2022–2023 and \$10 million in fiscal year 2023–2024 if KSU meets the goals and benchmarks in the plan.



Take advantage of college's many student organizations

College shouldn't be all class work and studying. Take advantage of the chances college gives you to explore activities and new interests. Nearly all colleges have student organizations you can join — from student government to student publications to student theater and more. Getting involved is a great way to build friendships; learn what interests you; and provide an outlet for your creative, athletic, theatrical or career side.

If you've decided on a career, check out professional groups to see if they have student chapters on campus.

These groups usually charge a fee to join, but you will get full access to the support, materials, meetings and career opportunities that professional members receive. That also gives you a chance to make contacts with businesses you could end up working for.

Many schools have intramural sports in which you'll compete with students at your college. Some colleges also have non-scholarship club teams, which compete against teams from other schools.

When you get on campus, or even before, find out what opportunities there are for you. Schools' websites often have a list of student organizations. Drop by the student center, where groups post flyers seeking members. It's a great way to get involved in the new world around you.

ACT National Test Dates

Test Date	Registration Deadline	Late Registration
Feb. 11, 2023	Jan. 6, 2023	Jan. 20, 2023
April 15, 2023	March 10, 2023	March 24, 2023
June 10, 2023	May 5, 2023	May 19, 2023
July 15, 2023	June 16, 2023	June 23, 2023

SAT National Test Dates

March 11, 2023	Feb. 10, 2023	Feb. 28, 2023
May 6, 2023	April 7, 2023	April 25, 2023
June 3, 2023	May 4, 2023	May 23, 2023

DREAMS
don't just
come true.
They're
MADE true.



Invest in your child's
dreams for the future.
Open a [KY Saves 529](#)
account now.

*Serving Kentucky
students together.*

KHEAA and KHESLC
provide Kentucky's
only state-based
alternative loans,
with low fixed-
interest rates to
save you money.



ADVANTAGE Education Loan

advantageeducationloan.com