

# YOUR KHEAA COLLEGE CONNECTION

October 2016

## Students should file FAFSA as soon as possible

The 2017-2018 Free Application for Federal Student Aid (FAFSA) is now available, earlier than ever.

The FAFSA became available on October 1. Until this year, it was not available until January 1.

The change will make it easier for students and parents to complete the FAFSA because they can use their 2015 tax information instead of waiting until they have their 2016 tax information.

Students should file the FAFSA as soon as possible because some student aid programs have limited funding. Those who submit their FAFSA early have a better chance of receiving aid from those programs.

The best way to file the FAFSA is online at [www.fafsa.gov](http://www.fafsa.gov). Students and their parents should first visit <https://fsaid.ed.gov> to set up separate user names and passwords.

If you'd like more information about completing the FAFSA, check out this post from the Department of Education: <http://blog.ed.gov/2016/09/8-steps-filling-fafsa>.

**THE 2017-18 FAFSA IS AVAILABLE NOW!**

**2017-2018 FAFSA Changes**

Apply online starting October 1, 2016.

Don't wait until January 2017!

**fafsa.gov**  
800-4-FED-AID

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



Follow us on Twitter and Facebook!



<http://bit.ly.KHEAAfacebook>

# Enter our contest to win a new iPad from KHEAA!

Kentucky residents have another chance to win a new iPad from KHEAA in a sweepstakes being held through Facebook in November. The contest runs from 12 a.m. on Nov. 16 through 12 a.m. on Dec. 15.

To enter, a Kentuckian must 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.

Only Kentucky residents are eligible. Employees of KHEAA or its sister agency, the Kentucky Higher Education Student Loan Corporation (KHESLC), and their immediate family members are not eligible. Prior winners are also not eligible.

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.



**Caitlyn Martin, a junior at Anderson County High School, was the winner of our August iPad giveaway. Caitlin (second from left) was presented the iPad by KHEAA Outreach Counselor Toni Wiley (second from right). Also pictured are ACHS Kentucky College Coach Olivia Sanders (left) and ACHS Counselor Cynthia Miracle (right).**

## Checklist for college-bound seniors

Seniors, stay on track by using this timetable.

### November

- Complete the FAFSA if you haven't already done so.
- Meet with college representatives at college fairs or when they visit your school.
- Attend a financial aid seminar if your school offers one.
- If you haven't picked a college yet, narrow your list by visiting schools and talking with students. You should probably talk with your parents too.
- If you're going through the regular admissions process, it's time to ask teachers to write recommendations and to polish your admissions essay if you have to write one.
- Check with each school's financial aid office to see what financial aid forms are needed.

# Tips for transferring between colleges

As the fall semester winds down, some college students may be thinking about transferring to another school. Some students may be finishing one degree and want to get a higher one. Others find the school they chose isn't the best fit for them, or perhaps family circumstances changed.

These tips may help make sure your transfer goes smoothly.

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 funding when you transfer.

Also, contact the registrar's office at your new school to find out what 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/).



# Time to start repaying student loans

If you finished college in May and have student loans, it's almost time to begin repaying them. These tips may help.

One of the smartest things you can do is pay more than your scheduled payment amount. If you ask your lender to apply the extra to the principal, you will pay less interest over the life of your loan.

You have several repayment plans from which to choose. The standard repayment plan calls for equal monthly payments over 10 years. The minimum monthly payment starts at \$50. Other options include:

- Graduated repayment, which starts with lower amounts that get higher over the 10-year period.
- Income-driven repayment plans, with monthly amounts based on income and family size. Some of these will forgive the remainder of the loan if you make on-time payments for a certain period of time.
- Extended repayment, which lets you take up to 25 years to repay your student loans if you borrowed more than \$30,000 and none of your loans were made before October 7, 1998.

You will probably pay more interest over the life of the loan if you use any option other than standard repayment. Also, you may have to pay taxes on any amount that is forgiven.



# Daviess County High School student wins scholarship

Isaac Carmon, a junior at Daviess County High School, is the winner of the 2016 KHEAA Promote Your School scholarship essay contest.

He earned a \$500 college scholarship and the opportunity for his school to be featured in future college planning materials published by KHEAA.

Carmon is the son of Amy and Andrew Carmon.

His essay addressed the topic of how his educational plans would impact his community. Carmon wrote that he plans to get a degree in agriculture and that he plans to use that degree “to make agriculture in my community and surrounding area more productive.”

One judge wrote that Carmon’s essay showed he “had a definite vision for his future. It didn’t sound like a Miss America contestant response. He seems like a bright young man with a bright future in front of him.”

KHEAA staff presented Carmon with a certificate at his school. Principal Matt Mason also accepted a certificate honoring DCHS as the Kentucky 2017 Model School, which will be featured in upcoming college planning materials.

The contest, held annually since 2003, was open to all rising Kentucky high school juniors and offered a choice of four essay topics.

Carmon and other DCHS students will participate in a photo shoot at the school. The pictures will be used by KHEAA in free college planning guides for high school students, as well as posters, brochures and other publications.



Isaac Carmon

# Youth program lets students visit U.S. Senate

High school juniors and seniors can now apply for the 2017 United States Senate Youth Program.

To be eligible, a student must:

- Be serving in a school-wide, district, regional or state elected capacity in a student government, civic or educational organization.
- Have a keen interest in government above average grade.
- Not have been a delegate to the program.

Students must also be articulate, for they will be participating in discussion groups with national leaders in Washington.

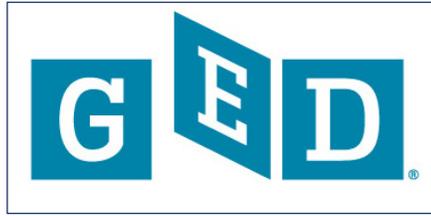
The program offers two student leaders from each state a \$10,000 college scholarship and an all-expenses-paid trip to Washington, D.C. to observe the U.S. Senate in action. It is funded by the William Randolph Hearst Foundation.

Students who are interested should talk with their school counselor. The counselor can obtain materials from Donna Pace Melton at the Kentucky Department of Education. She can be reached at 502.564.1473, ext. 4061, or at [donna.melton@education.ky.gov](mailto:donna.melton@education.ky.gov).

The materials include an application and a test that will be administered by a school official. The counselor will need to mail the application and test to Melton postmarked no later than November 15.

## New report shows benefits of Kentuckians earning GED diplomas

A new report shows the benefits of Kentuckians earning GED diplomas, including increased enrollment in postsecondary education.



According to the Kentucky Adult Education County Profiles Report, produced by the Kentucky Center for Education and Workforce Statistics (KCEWS), of the 22,942 Kentucky GED graduates from fiscal years 2009 to 2011 (followed through fiscal year 2014), 8,455, or 37 percent, enrolled in a postsecondary institution.

The KCEWS report indicates that about 80 percent of the GED graduates who continued their education attended schools in the Kentucky Community and Technical College System. The most popular major was health professions and related programs. Other top majors included mechanic and repair technologies/technicians and business, management, marketing and related support services.

The report uses data from the Kentucky Longitudinal Data System. It breaks down the statistics by state, workforce region and county.

To read the report in its entirety, visit <http://kcews.ky.gov>.

## Results show students more ready for college, careers

The number of students graduating from high school and considered college or career ready continues to increase, according to data from the Kentucky Department of Education.

KDE also reported that more students are scoring at higher levels in most grades and subjects since the launch of the Unbridled Learning assessment system five years ago.

In 2016, the college and career readiness rate jumped to 68.5, up from 66.9 last year and 62.5 in 2014. The four-year graduation rate is up to 88.6 percent from 88.0 percent in 2015.

The numbers of schools and districts performing at the highest levels are up from last year. A total of 802 schools and 138 districts were deemed either proficient or distinguished.

The percent of students scoring at the proficient and distinguished levels has increased in nearly every subject and at every grade level since 2012. The state's overall score as well as elementary and high school overall scores also improved over last year. The overall score for middle schools declined.

The results also continue to underscore the state's struggle to reduce the achievement gaps for students in groups that have historically lagged behind their peers across multiple content areas and grade levels. The 2016 results show an increase in the numbers of students scoring proficient and distinguished across grades and subjects, particularly in reading and mathematics.

# Birth date for kindergarten changes next year

Beginning with the 2017-2018 school year, students must turn 5 years old before Aug. 1 to enroll in kindergarten in public Kentucky schools. The current date is Oct. 1.

However, parents can petition the school district to allow students born after July 31 to be enrolled. The district will work with parents to decide if students are ready to begin school even though they are not yet 5.

According to the Kentucky Department of Education, school-readiness skills include:

## Health and Physical Well-Being

- Eating a balanced diet
- Getting plenty of rest
- Receiving regular medical and dental care
- Receiving all necessary immunizations
- Running, jumping, climbing and doing other activities that help develop large muscles and provide exercise
- Using pencils, crayons, scissors, and paints and does other activities that help develop small muscles

## Emotional and Social Preparation

- Following simple rules and routines
- Being able to express his or her own needs and wants
- Being curious and motivated to learn
- Learning to explore and try new things

- Having opportunities to be with other children and learning to play/share with others
- Being able to be away from parents/family without being upset
- Being able to work well alone
- Being able to focus and listen

## Language, Math and General Knowledge

- Uses five- to six-word sentences
- Singing simple songs
- Recognizing and saying simple rhymes
- Learning to write own name and address
- Learning to count and plays counting games
- Learning to identify and name shapes and colors
- Having opportunities to listen to and make music and to dance

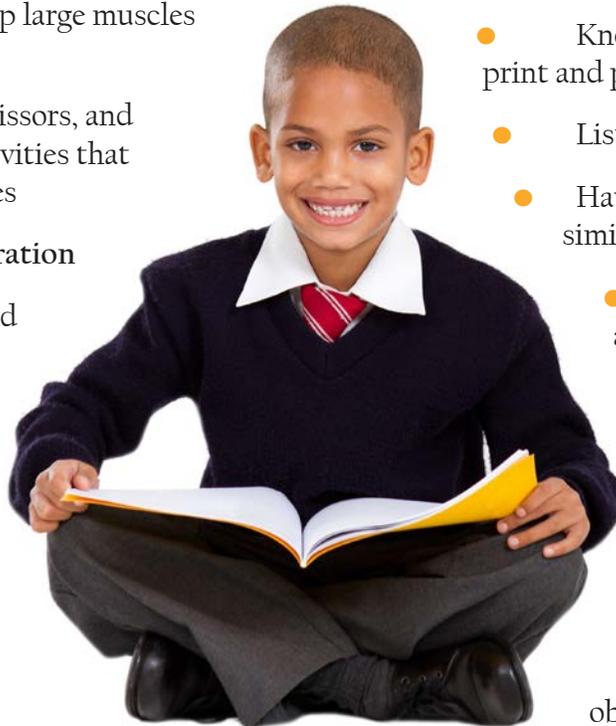
- Knowing the difference between print and pictures
- Listening to stories read to them
- Having opportunities to notice similarities and differences

- Having been encouraged to ask questions

- Having television viewing monitored by an adult

- Understanding simple concepts of time (night and day, today, yesterday, tomorrow)

- Learning to sort and classify objects



# Kentucky students score higher on AP tests

Kentucky students who took Advanced Placement (AP) tests in May scored higher, according to data from the College Board. In fact, the number of students scoring at the top two levels is up between 4 and 5 percent from last year.

However, both the number of test-takers and the number of AP tests given is down. The Kentucky Department of Education (KDE) thinks that may be due to the fee charged for the test.

Advanced Placement courses are available in more than 35 subjects. Students who take an optional exam after each course may earn college credit if they score well enough on it. Although it varies from school to school, most colleges require a minimum qualifying score of 3 on an AP exam to earn college credit for the course. The most widely given tests in Kentucky in the 2015-16 school year were in English language and composition, U. S. history and English literature and composition.

The KDE's Advanced Placement for All project allowed 7,466 low-income students to take AP exams for free. Many more were eligible.

According to the College Board, the number of minority students in Kentucky taking an AP exam increased 38 percent in the last year, in part thanks to AdvanceKentucky, a partnership between KDE and the Kentucky Science and Technology Corporation.

The data shows significantly more students who attend AdvanceKentucky schools earn qualifying scores on AP exams, compared to students in other schools.

The College Board also released results from the SAT college-entrance exam. The average scores of Kentucky public high school students who took the SAT in 2016 were up in each area by at least a dozen points.

About 900 Kentucky students took the SAT in 2016. Kentucky colleges and universities typically use the ACT as an admission requirement, which is reflected in the small percentage of students who take the SAT.

## ACT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)
December 10, 2016	November 4, 2016	November 5-18, 2016
February 11, 2017	January 13, 2017	January 14-20, 2017
April 8, 2017	March 3, 2017	March 4-17, 2017
June 10, 2017	May 5, 2017	May 6-19, 2017

## SAT National Test Dates

Test Date	Registration Deadline	Late Registration Deadline (Late Fee Required)	
		Mail	Phone/Online
December 3, 2016	November 3, 2016	November 15, 2016	November 22, 2016
January 21, 2017	December 21, 2016	January 3, 2017	January 10, 2017
March 11, 2017	February 10, 2017	February 21, 2017	February 28, 2017
May 6, 2017	April 7, 2017	April 18, 2017	April 25, 2017
June 3, 2017	May 9, 2017	May 16, 2017	May 24, 2017

# New at MIT: learn first, pay later (or never)

And then? Apply—ahead of the pack—if you feel like it.

It's the 'MicroMasters,' and here's how it works.

By Peter Coy

The Massachusetts Institute of Technology (MIT) and 13 other schools said they would offer online graduate-level courses for free, open to all. Students who finish the program, dubbed the "MicroMasters," and pass the final exams can get certificates of completion for about \$1,000. If they want to go still further, they'll have a leg up in applying for regular admission to complete a full-fledged degree.

The MicroMasters cover about a quarter of the material in a typical master's degree program and involve subjects in critically short supply in the workplace. The certificates are likely to carry weight with employers because of the quality of the universities standing behind them.

Among them, Columbia University is offering artificial intelligence; the Rochester Institute of Technology, project management; and the University of Michigan, user-experience research and design.

The universities can keep costs low because the courses are online. The offerings help fulfill their educational mission while attracting students who could end up going for full degrees and paying tuition. The program comes as universities increasingly experiment with online education, offering "micro-credentials" and expanding their outreach — and their brands. The MicroMasters is being offered through edX, the online education platform co-founded by MIT and Harvard University.

## Education Loans for Less



**Advantage Education Loans** are great options if you need additional money for college. If you have exhausted your grant, scholarship and federal loan eligibility, it's good to know there are other opportunities for you.

There's even an Advantage Parent Loan available for parents of undergraduate and graduate students.

Your **FIXED** interest rate is based on the repayment plan you choose, your credit history and other factors. Your interest rate will be reduced further if you use our automatic debit payment service.

Best of all, there are **NO FEES!** Zero, Zilch, Nada!

[advantageeducationloan.com](http://advantageeducationloan.com)

**800.988.6333**

All loans are subject to credit approval. The interest rate is set at the time you choose your repayment terms and cannot be changed. KHESLC reserves the right to modify or discontinue loan features or benefits or discontinue loan programs at any time without notice.

**NO FEES! Zero. Zilch. Nada.**

# Automation poses challenges to Kentucky

By Bob King, President, Kentucky Council on Postsecondary Education

It has been striking, watching and listening to the two political campaigns. In both, the challenges seem to be tied to immigration issues, “off shoring” jobs, bad trade deals, terrorism and the personal insults asserting the opposing candidate is unfit to hold high office. While both candidates may attempt to get at the underlying economic concerns of the electorate, neither has addressed what many experts believe is the dominant cause of people’s sense of uncertainty, nor have they effectively articulated a clear set of solutions. Yes, improved tax policy can help, and perhaps better trade deals can be negotiated, but average citizens rarely see or understand the details of these arcane issues.

What average people do see and understand is the reality of being replaced by a machine. Several international studies published over the past few years observe that for every job that moves out of America, five are lost to automation. The pace of that shift from humans doing routine, repetitive functions to automated equipment (robots) is accelerating. Consider the following: construction vehicles, at an increasing number of large job sites, are now operated by robots, not teamsters. Been to a Panera Bread restaurant lately? New electronic kiosks are being installed to take orders, replacing many of their counter employees. When ten years ago a billion dollar factory employed a thousand employees, today that billion dollar factory employs 30-40 people who oversee the machines now doing all the functions previously done by their human workforce.

While our politicians are directing people’s attention to jobs going off shore, immigrants and trade deals, an increasingly automated work place is quietly magnifying average citizens’ concerns about their future. The things being advocated (walls, taxes, tariffs, deportation) may impact a fraction of the underlying problems. Slowing or halting the pace of automation, however, is not an option. So, what to do?

As a starting point, we need to recognize the greatest source of people’s concerns. Then we need to find a solution. In a thoughtful analysis of the challenge, Professors Richard Murnane from Harvard and Frank Levy from MIT describe a path forward. In their study, *Dancing with Robots*, they categorize in very broad terms two types of skills in our workforce: those that are most likely to be automated and those that are not. They argue persuasively that we need to restructure our education system to prepare our high school and college graduates with that knowledge and those skills that are the least likely to be automated, and as a consequence, command decent wages and a standard of living that we expect in the United States.

To accomplish this we need to redesign what is taught and re-define what we want our young people to know and be able to do when they complete their formal education. According to Levy and Murnane, “...it is a safe bet that the human labor market will center on three kinds of work: solving unstructured problems, working with new information, and carrying out non-routine manual tasks.” This does not mean abandoning reading, writing, math, science and history. Instead, we need to re-think how these subjects are taught and how they can be used to instill these more important and durable skills in our young people.

Understanding that we are in a period of great transition in our workplaces is vital to assuring that we can improve our economy. This period is akin to the industrial revolution, and cannot be ignored or treated as some minor problem that only impacts a small proportion of our citizens. Until we recognize it we risk devoting our energies to solving the wrong problem. Even if every trade deal was renounced and every illegal immigrant sent home, the relentless automation of commerce and industry will continue. As a consequence, the longer we wait to address the challenge, the further behind Americans will fall, exacerbating the nation’s economic uncertainty, and individual prosperity.