



High school seniors, college freshmen can enter vlogger contest

Kentucky high school seniors and college freshmen are invited to enter a vlogging contest sponsored by KHEAA.

The high school student must attend a school that participates in the Kentucky Educational Excellence Scholarship (KEES) program and plan to attend college next fall. The college freshman must be a KEES recipient attending a Kentucky college.

One senior and one freshman will be chosen to provide four vlogs for KHEAA between January and August 2019. The high school senior vlogs will tell about the winner's experience with the college admissions and financial aid processes. The college student will talk about making a successful transition from high school to college.

Each winner will receive a \$500 scholarship to a Kentucky school.

The contest ends Nov. 16. For complete rules, visit www.kygoestocollege.com.

To enter, students must create an original video no more than 2 minutes long that introduces them and tells why they would be the best person to share their experiences. They must submit an entry form and post the vlog to YouTube no later than Nov. 16.

Employees and the immediate family members of KHEAA and the Kentucky Higher Education Student Loan Corporation (KHESLC) are not eligible.

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

Kentucky gets GEAR UP grants worth \$140 million

Three Kentucky entities have been awarded some \$140 million in GEAR UP grants to help prepare middle and high school students for higher education. The federal grants will be matched by local, state and other federal sources, giving the state nearly \$300 million to use in its efforts.

Berea College will receive two grants totaling \$109 million to help more than 19,000 students in 19 Appalachian counties improve their academic skills.

The grants will serve students in Bell, Breathitt, Clay, Estill, Garrard, Harlan, Jackson, Knott, Knox, Laurel, Lee, Leslie, Madison, Owsley, Perry, Powell, Pulaski, Rockcastle and Whitley counties.

The Kentucky Council on Postsecondary Education received a \$24.5 million grant. CPE will serve at least 10,000 students in at least ten districts. The districts will be announced at a later date.

CPE will offer students support through their first year in college to help decrease the number of students who drop out of college as freshmen.

The West Kentucky Educational Cooperative will receive a \$1.47 million grant for its first year, renewable for up to seven years. WKEC plans to offer GEAR UP to some 6,700 students in ten districts.

WKEC is a cooperative effort of 25 public school districts and the Diocese of Owensboro.

GEAR UP stands for Gaining Early Awareness and Readiness for Undergraduate Programs. The grants will help students prepare for both college education and workforce training.

FAFSA is now available for use with mobile devices

The 2019–20 FAFSA can now be submitted using mobile devices.

The mobile-ready format means students can apply for federal student aid from virtually anywhere, using nothing more than the phone in their pocket.

To fill out the FAFSA, students can:

- Download the myStudentAid app (iOS or Android) and fill it out from a mobile device.
- Visit fafsa.gov and fill out the form using the device of their choice, including a smartphone, tablet or laptop.

KDE seeks comments on career studies standards

The Kentucky Department of Education is seeking feedback on revised standards for career studies, formerly called vocational studies.

Through Nov. 2, anyone interested can review the current career studies standards to share feedback and suggestions for use in developing new standards. Feedback will be considered and needed revisions made before sending proposed standards to the Kentucky Board of Education.

To provide feedback, visit <https://www.research.net/r/KDEcareer>.

Because of the amount of text within the survey, the survey can be more easily completed on a full-size computer or laptop.

For more information, email matt.chaliff@education.ky.gov or teresa.rogers@education.ky.gov.

Time to start repaying federal student loans

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

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

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

- Graduated repayment, 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 plans forgive the balance if you make on-time payments for a certain time.
- Pay As You Earn, if you received no loans before Oct. 1, 2007, and at least one loan after Sept. 30, 2011.

You'll 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.

Remember that the federal government can change repayment programs at any time.

State board approves new graduation requirements

The Kentucky Board of Education has approved changes in the minimum high school graduation requirements for students who will graduate in 2023 and 2024. The changes are subject to a 30-day public comment period, which will likely start Nov. 1.

The changes reflect what business and industry leaders say high school graduates should be able to do: communicate clearly, achieve academically, think critically, adapt to change and collaborate.

Under the proposed changes, a student must complete at least 22 credits and demonstrate basic skills in reading and mathematics on tests. The tests can be taken more than once, and appeals could be made to a local superintendent if necessary.

Other requirements include:

- completing the state science and social studies tests.
- passing a state-mandated civics test.
- receiving instruction in financial literacy.
- demonstrating essential skills and technology.

Public comments on the changes are due by Nov. 30. Written comments may be sent to Deanna Durrett, General Counsel, Kentucky Department of Education, 300 Sower Boulevard, 5th Floor, Frankfort, KY 40601, or emailed to regcomments@education.ky.gov.

If the board approves the changes, the requirements will move to the General Assembly for consideration.

Know your school's satisfactory academic progress 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: your GPA, your pace and a maximum time frame.

The GPA you're required to have may vary by school, major and whether you're an undergraduate or graduate student.

Your pace means that you have to pass a stated percentage of the classes you take in a given period of time. It may also vary by college.

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

The catch is: if you don't meet your school's SAP standards, you may not be able to receive state or federal student aid. Make sure you know what your college's standards are before you get in trouble.

11 Kentucky schools earn Blue Ribbon designation

Eleven Kentucky schools have been named 2018 National Blue Ribbon Schools by the U.S. Department of Education based on their overall academic excellence.

The Kentucky schools are:

- Bishop Brossart High School, Campbell County.
- Huntertown Elementary, Woodford County.
- Immaculate Heart of Mary School, Boone County.
- Oak Hill Elementary, Pulaski County.
- Our Lady of Lourdes School, Jefferson County.
- Paintsville Elementary, Paintsville.
- Sacred Heart Model School, Jefferson County.
- St. Cecilia Elementary School, Kenton County.
- St. Joseph School, Campbell County.
- Spottsville Elementary, Henderson County.
- Wyan-Pine Grove Elementary, Laurel County.

The Kentucky schools are among 349 public and private, elementary, middle and high schools across the country recognized this year.

Representatives from each school will attend a recognition ceremony in Washington, D.C., on Nov. 7–8.

More information on the program and a list of past Kentucky winners are available at www.ed.gov/nationalblueribbonschools.

How much time do you usually spend on homework each day?



100%
Over 60 minutes



September Poll Results

Scholarship Spotlight

Hagan Scholarship

Eligibility: Must be a U.S. citizen and a resident of Kentucky or other eligible state; live in a county with a population of less than 50,000; have attended an eligible public high school as a junior and senior; be a graduating high school senior; have at least a 3.5 cumulative GPA and at least a 23 composite ACT or 1200 SAT reading and math score; enroll in a 4-year college the first semester following high school graduation; work 240 hours in the 12 months before starting college; complete the FAFSA; have an EFC of less than \$7,500; apply for eligible federal and state grants; and not have been convicted of a felony. The EFC must be paid to the school for student to be eligible for a scholarship.

Award: Up to \$5,000 each semester; renewable. Finalists who are interviewed but not awarded a scholarship receive \$2,000.

Deadline: November 15

Number: 240

Contact: Counselor or www.hsfmo.org



Student Poll: What is your favorite study meal/snack?

We want to hear from you! In honor of Thanksgiving next month, take the simple one question anonymous poll linked below about your favorite meal or snack for test prep or study time. We will feature the results in next month's newsletter.

Take the poll!



Students can enter Real World Design challenge

Students in grades 9–12 can register as team for the Real World Design challenge by Nov. 17

The challenge gives students a chance to work on real-world engineering challenges as a team. Each year, teams are asked to address a challenge that confronts the nation's leading industries. Students will use professional engineering software to develop their solutions and presentations to demonstrate the value of their solutions.

This year's challenge is to design unmanned aircraft systems, create a theory of operation and develop a business plan for the commercial operations of the systems.

Students can register to enter as a team at <http://www.realworlddesignchallenge.org/index.php>.

Senior Planner

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.

ACT National Test Dates

Test Date	Registration Deadline	ACT Scores Available
December 8, 2018	November 2, 2018	December 18, 2018
February 9, 2019	January 11, 2019	February 19, 2019
April 13, 2019	March 8, 2019	April 23, 2019
June 8, 2019	May 3, 2019	June 18, 2019
July 13, 2019	June 14, 2019	July 23, 2019

SAT National Test Dates

Test Date	Registration Deadline	SAT Scores Available
December 1, 2018	November 2, 2018	December 14, 2018
March 9, 2019	February 8, 2019	March 22, 2019
May 4, 2019	April 5, 2019	May 17, 2019
June 1, 2019	May 3, 2019	July 10, 2019

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