



Warren East student wins 2019 KHEAA essay contest

Caroline Forrester, a junior at Warren East High School in Bowling Green, is the winner of the 2019 KHEAA Promote Your School scholarship essay contest.

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

Forrester is the daughter of Jim and Emily Forrester of Glasgow. Her essay addressed the topic of how she would inspire others to do better.



“I will inspire others to do better by being an example, encouraging peers, and supporting my school and community,” Forrester wrote.

KHEAA staff presented Forrester with a certificate at her school. Principal Jonathan Williams also accepted a certificate honoring Warren East as the Kentucky 2019 Model School, which will be featured in upcoming college planning materials.

The contest, held annually since 2003, was open to rising Kentucky high school juniors.

Forrester and other Warren East 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.



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



Students in grades 5–8 can enter poster contest

Kentucky students can enter the 2020 Kentucky Saves Week poster contest.

The contest is open to individuals, classes and non-school related groups as long as the students are in grades 5–8.

The theme of the contest is “Go on a Savings Safari.”

All posters must be on 8-1/2-by-11 white paper or stock. Original hand-drawn art, computer-generated art and photographs are acceptable.

Entries must be postmarked by Jan. 24. Each poster must have an official entry form attached to the back. Entry forms can be found at kygoestocollege.com.

Posters will be judged on expression of the theme (40 percent), artwork style and content (30 percent), and creativity (30 percent).

The first-place winner at each grade level will receive \$50, and winning posters will be displayed at the State Capitol in February. Awards will be presented on Feb. 27 in the Capitol Rotunda.

The poster contest is sponsored by the Kentucky JumpStart Coalition.

Students should know these financial aid terms

As high school seniors and their parents begin the college financial aid process, they should know these terms.

- **Conversion scholarship/loan.** This type of scholarship requires students to provide certain services. If they don’t provide the service, the scholarship becomes a loan.
- **Cost of attendance.** The total cost of one year of college: tuition, fees, room, meals, supplies, transportation and personal items.
- **Expected family contribution.** The EFC is the amount the student and family are expected to pay for the student’s education. It is based on a formula set by Congress.
- **FAFSA.** The Free Application for Federal Student Aid must be submitted by students applying for federal and state aid. The best way to do so is at <https://studentaid.ed.gov/sa/fafsa>.
- **Financial need.** The difference between the cost of attendance and the EFC.
- **Institutional aid.** The scholarships, grants and other financial aid programs provided by the college.
- **Verification.** The process of making sure the information submitted on the FAFSA is correct. The federal government requires colleges to have a certain number of students’ FAFSA information verified.

State seeking feedback on technology standards

The Kentucky Department of Education is seeking feedback on the state’s academic standards for technology.

Anyone interested can share their feedback through Nov. 15 by accessing a [Google](#) document. Due to the amount of text involved, the survey should be completed on a full-size computer or laptop.

It's time for grads to start repaying 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.

Several plans are available. 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 20 to 25 years.

Check out criteria for the different repayment plans at <https://studentaid.ed.gov/sa/repay-loans/understand/plans>.

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.

Applications for Governor's School for Arts now open

Students who will be high school juniors and seniors in the 2020–2021 school year may now apply for the Governor's School for the Arts.

Applications can be found on the GSA [website](#). The deadline to apply is Jan. 20.



Scholarship Spotlight

Kentucky Society Daughters of the American Revolution Scholarship

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

Award: \$500

Number: 1

Deadline: November 16

Contact: Counselor

Check out new online school report card

Kentuckians can see how schools are performing under the new five-star accountability system, which can be viewed at www.kyschoolreportcard.com.

The Kentucky Department of Education has created documents and resources to help understand the new system.

Check out the [At A Glance](#) series to find out more about what elementary/middle schools, high schools and districts and the state are being held accountable for in the system.

9 Kentucky schools named 2019 Blue Ribbon winners

Nine Kentucky schools have been named 2019 National Blue Ribbon Schools based on their overall academic excellence, according to the U. S. Department of Education.

The schools are:

- Ascension School, Archdiocese of Louisville
- Barret Middle School, Jefferson County Public Schools
- East Valley Elementary School (West Liberty), Morgan County Schools
- Murray Elementary School, Murray Independent District
- Notre Dame Academy (Park Hills), Diocese of Covington
- Perryville Elementary School, Boyle County Schools
- St. Dominic School (Springfield), Archdiocese of Louisville
- St. Thomas School (Fort Thomas), Diocese of Covington
- Shopville Elementary School, Pulaski County Schools

The Kentucky schools are among the 362 public and private, elementary, middle and high schools across the country recognized this year.

The National Blue Ribbon Schools Program recognizes public and private elementary, middle, and high schools based on their overall academic excellence or their progress in closing achievement gaps among student subgroups.

Now in its 37th year, the program has recognized more than 9,000 schools.

Representatives from Kentucky's Blue Ribbon Schools will join those from other states at a ceremony in Washington, D.C., on Nov. 14–15.

More information about the program can be found at <https://nationalblueribbonschools.ed.gov>.

High school planners

Seniors

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.


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Students can enter Real World Design Challenge

The deadline for high school students to register as a team for the Real World Design Challenge is Nov. 22.

The challenge gives students in grades 9–12 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 a small unmanned package delivery system for use in a city environment, create a theory of operation, and develop a business plan for the system's commercial operations.

Teams are made up of 3–7 students. Each team needs a coach who is a teacher or other adult to help organize the team and act as the point of contact for



the team. Team members can be changed or added during the registration period if needed. Coaches may have as many teams as they want, but students may only be on one team.

Teams can register and find more information at www.realworlddesignchallenge.org/.

ACT National Test Dates

Test Date	Registration Deadline	Scores Available
December 14, 2019	November 8, 2019	December 24, 2019
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

December 7, 2019	November 8, 2019	December 20, 2019
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