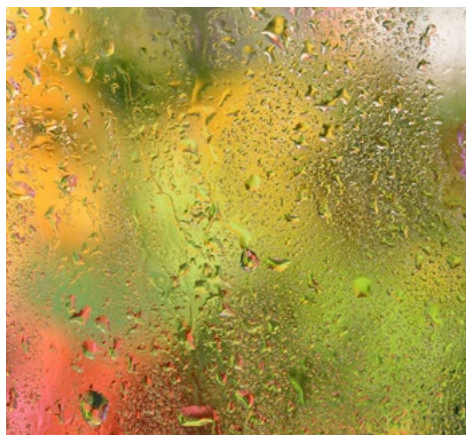




COLLEGE CONNECTION

OCTOBER 2020



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.

The U.S. Department of Education contracts with 10 loan servicing companies. If you don't know who your servicer is, call the department at 1-800-433-3243.

One of the smartest things you can do is pay more than your scheduled amount. If you ask your servicer 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 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.

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



Admissions essay may mean more financial aid

Some colleges, especially private schools, require an essay as part of the admissions process for college freshmen. That essay may also help when it comes to paying for college.

Generally, the more exclusive the college, the more important the essay may be in admissions and financial aid decisions.

Essays help schools learn more about students by giving them a chance to set themselves apart from other applicants.

“College essays are a great opportunity for students to show schools who they are and share more about their dreams for the future and educational goals,” Gov. Andy Beshear said. “Give yourself time to edit your essay before you submit — if your writing is thoughtful and free of errors, it will improve your chances of getting in to the school of your choice and receiving scholarships to attend.”

Students who must write an essay as part of the admissions process should have a teacher, school counselor or parent review the essay before it is submitted to the college.

Some schools let students submit nontraditional essays such as poems, song lyrics or videos, which allow students to display their creativity.

KHEAA continues hosting social media outreach

KHEAA Outreach will continue to provide live help in November via Facebook, Twitter and Instagram. Some sessions will include Kentucky-specific as well as general information. The schedule is:

- **Oct. 20:** Real Talk: Real Life Getting In, **Facebook**
- **Oct. 21:** Real Talk: Ways to Pay, **Twitter**
- **Oct. 22:** Real Talk: Admit Me, **Instagram**
- **Oct. 27:** FAFSA Follow Up: KASFAA Panel, **Facebook**
- **Oct. 28:** FAFSA Follow Up: Frequently Asked Questions, **Twitter**
- **Oct. 29:** FAFSA Follow Up: Discussing Dependency, **Instagram**
- **Nov. 4:** Standing Out: Completing Those College Applications, **Twitter**
- **Nov. 5:** Standing Out: The Importance of Community Service, **Instagram**
- **Nov. 10:** Financial Aid Round Up: Paying for College 101, **Facebook**
- **Nov. 12:** Financial Aid Round Up: Boarding the ScholarSHIP, **Instagram**
- **Nov. 17:** Next Steps November: Checking In, **Facebook**
- **Nov. 18:** Next Steps November: Navigating Verification, **Twitter**
- **Nov. 19:** Next Steps November: Keeping Up Over Break, **Instagram**

All sessions begin at 3 p.m. Eastern, 2 p.m. Central.

The links are:

www.facebook.com/KHEAA/

www.twitter.com/KHEAA

www.instagram.com/kheaaoutreach/?hl=en

KHEAA to hold webinars about financial aid

During the fall semester, KHEAA Outreach is offering a series of webinars about financial aid and financial literacy. The schedule is:

- **Adults Returning to College**, Wednesday, Nov. 19, 7 p.m.
- **It's Money, Baby: A Guide to Financial Literacy**, Wednesday, Dec. 17, 7 p.m.

All times listed are Eastern time.

To register, visit <https://kygoestocollege.com/>. That page also has links to videos of previous webinars.

KDE survey seeks ideas on future of education

The Kentucky Department of Education is conducting a survey to get ideas and thoughts from school officials, educators and others across the state to help guide strategy on what the future of education should look like in Kentucky.

The **Kentucky Education Feedback Survey** will close at 11:59 p.m. ET on Nov. 20. It takes about 5 minutes to complete.

The survey asks what KDE, districts and educators should:

- **Keep doing:** Things we value and that bring us meaning and pride.
- **Stop doing:** Things that are not of value, that don't have meaning or purpose or aren't in alignment with Kentucky's values.
- **Start doing:** Things we should aspire toward, work to put in place, build capacity around.

Results will be shared publicly in early 2021.



10 Kentucky schools named 2019 Blue Ribbon winners

Ten Kentucky schools have been named 2020 National Blue Ribbon Schools based on their overall academic excellence, according to the U. S. Department of Education.

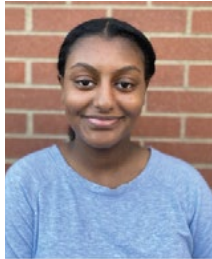
The schools are:

- Carter City Elementary School, Olive Hill
- duPont Manual High School, Louisville
- Hazel Green Elementary School, East Bernstadt
- Junction City Elementary School, Junction City
- Marie Gatton Phillips Elementary School, Sacramento
- Christian Academy of Louisville High School
- St. Agnes School, Covington
- St. Aloysius School, Pewee Valley
- St. Raphael the Archangel Elementary School, Louisville
- Villa Madonna Academy, Villa Hills

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

Louisville junior selected as first student member on Kentucky Board of Education

Solyana Mesfin of Louisville was selected as the first active public school student in the Commonwealth to hold a seat on the Kentucky Board of Education (KBE) according to the Kentucky Department of Education.



MESFIN

Mesfin, a junior at Eastern High School in Jefferson County, was appointed to a two-year term as a non-voting member on Oct. 1 and will represent her fellow students throughout Kentucky. As an ex-officio member on the KBE, she will provide input on policy decisions that affect Kentucky's public schools.

Mesfin, 16, is a second-year member of the Kentucky Department of Education's (KDE) Commissioner's Student Advisory Council (SAC), where she works alongside other student members to advise the commissioner of education and the KDE leadership team on issues relevant to high school students.

She was selected as the student representative on the KBE through her role on the Commissioner's Student Advisory Council, as eligibility for the position was open to council members who are a sophomore or junior in good standing at the time of their appointment to the KBE.

Mental health, especially in rural areas that may lack a variety of resources, is the top issue facing Kentucky students, Mesfin said.

At Eastern High, Mesfin is in the Family and Consumer Management career pathway. Within the school, she has engaged in many conversations with her peers on topics ranging from racial bias and equity to distinctions between upper and lower classmen.



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

- 500-word composition indicating student's career objectives and major goal in life
- A letter signed by the sponsoring DAR chapter regent
- Background information about the student's curriculum, school and civic activities, hobbies and interests.

Award: \$1,000

Deadline: January 1

Contact: School Counselor

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.



ACT National Test Dates

Test Date	Registration Deadline	Scores Available
Dec. 12, 2020	Nov. 6, 2020	TBD
Feb. 6, 2021	Jan. 8, 2021	TBD
April 17, 2021	March 12, 2021	TBD
June 12, 2021	May 7, 2021	TBD

SAT National Test Dates

Dec. 5, 2020	Nov. 5, 2020	Dec. 18, 2020
March 13, 2021	Feb. 12, 2021	March 26, 2021
May 8, 2021	April 8, 2021	May 21, 2021
June 5, 2021	May 6, 2021	July 14, 2021