

YOUR



COLLEGE CONNECTION

October 2022



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



KEES can be used for workforce training and apprenticeships

Although many students think Kentucky Educational Excellence Scholarship (KEES) funds can only be used for college classes, that isn't the case. High school graduates can use KEES funds to be reimbursed for costs for approved registered apprenticeship or qualified workforce training programs.

"Allowing students to use their KEES earnings for a variety of educational programs is one more way Kentucky helps students prepare to enter the workforce," Lt. Gov. Jacqueline Coleman said. "Any students in registered apprenticeship or workforce training programs should find out if the program they're in qualifies for KEES funding."

Students can request reimbursement for equipment, required tools, licensures, tuition and books, uniforms and other expenses. All requests for reimbursement from the period from July 2022 to May 2023 must be postmarked by June 15, 2023.

As a general rule, students must use their KEES funds within five years of their high school graduation.

Apprentices must be participating in a registered apprenticeship program approved through the Kentucky Education and Workforce Development Cabinet. They must complete a Registered Apprentice Pathway form and submit it to KHEAA.

Workforce trainees must be enrolled at an approved site in a qualified workforce training program that is in one of Kentucky's top five high-demand work sectors (advanced manufacturing, business/IT, construction, healthcare and transportation). They must complete a Qualified Workforce Trainee Pathway form and submit it to KHEAA.

For more detailed information about the process, students should visit kheaa.com.



Lt. Gov. Jacqueline Coleman speaks at a Financial Aid Awareness Month event at Centre College.

October is Financial Aid Awareness Month in state

Lt. Gov. Jacqueline Coleman and others recognized October as Financial Aid Awareness Month, as declared by Gov. Andy Beshear, in a ceremony at Centre College.

Financial Aid Awareness Month is a KHEAA-led effort to encourage students and families to complete the Free Application for Federal Student Aid, or FAFSA, and explore the numerous grants and scholarships available to Kentuckians.

“Since December 2019, our administration has secured almost \$20 billion in new investment for Kentucky. With that investment comes tremendous opportunity,” Coleman said. “To take full advantage of those opportunities, we need more students to get the postsecondary education they need. That may mean technical training or a traditional four-year college degree. And the first step in a student’s postsecondary journey is to complete the FAFSA. As a mom and as a teacher, I cannot overstate the importance of completing these financial aid forms.”

Completion of the FAFSA is the first step in receiving the Federal Pell Grant and is the application for state grants based on financial need like the College Access Program (CAP) grant and the Kentucky Tuition Grant (KTG). The 2023–2024 FAFSA became available on Oct. 1.

Parts of ‘Getting In’ now available as audio files

Parts of the newest edition of *Getting In*, Kentucky’s college planning guide, are now available in audio form on kheaa.com.

“Visually impaired students will find the audio version of *Getting In* a helpful resource as they plan for their future education,” said Lt. Gov. Jacqueline Coleman. “This booklet has been used by Kentucky counselors and students since 1976, and many counselors have cited it as one of the most valuable tools they have when talking with students about post-high school options.”

Chapter One of *Getting In* provides students and families with information about getting admitted to colleges and technical schools. The financial aid process is covered in Chapter Two of the book.

Individuals who access the audio version of the guide can listen to the complete chapter-long recordings or to particular sections of interest that deal with specific topics, such as planning for college or finding student aid.

KHEAA Outreach schedules Facebook, Twitter sessions

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

The schedule is:

Nov. 7: Gifts That Keep on Giving: Financial Aid Opportunities, **Facebook**

Nov. 14: Gifts That Keep on Giving: KY Saves 529, **Twitter**

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/



Students in apartments need renters insurance

College students who rent an apartment or house should consider purchasing renters insurance. This insurance provides coverage if their belongings get stolen, burned in a fire or destroyed by a natural disaster.

“If you’re living in a dorm, your parents’ homeowners insurance may cover any losses you experience, but this won’t be the case if you’re renting a house or apartment,” Lt. Gov. Jacqueline Coleman said. “Our administration will always put education first, and that includes making sure students understand the financial aspects of college.”

Students should check with their insurance agent to make sure they know what’s covered and what the deductible is if they file a claim.

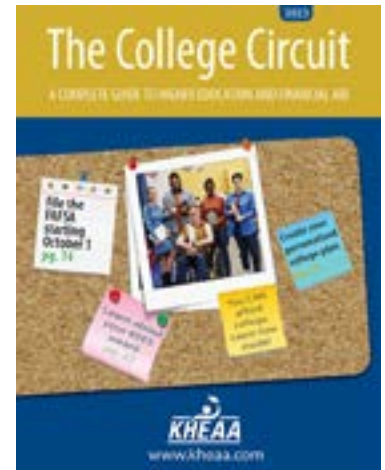
Some colleges offer dorm insurance as part of their enrollment package. Such policies often have a low monthly cost and a small deductible, unlike many homeowners policies.

When buying renters insurance, students should consider replacement versus actual cash value. Replacement means they’ll get a new version of the same item; actual cash value will give them an amount based on the item’s used value.

‘College Circuit’ can help students plan their future

Kentuckians planning for technical training or higher education should check out “The College Circuit,” a helpful informational booklet published by KHEAA.

“This booklet will help students decide if they want to get more education after they finish high school,” Lt. Gov. Jacqueline Coleman said. “If they do, they’ll find valuable information to help them learn how to pay for that education.”



Counselors can use “The College Circuit” to help their students plan for college and technical school. The booklet includes information about careers; state and federal financial aid; tips for parents; online resources; and a template for setting up a personal college plan.

Kentuckians can request a free copy by emailing publications@kheaa.com. They should include their address with the request.

An online version is available at kheaa.com.

School Report Card data released

The Kentucky Department of Education released the 2022 School Report Card data on Oct. 18.

Each year Kentucky public schools and school districts submit information to KDE, which posts the information on its website.

The report cards provide information about the school and district, including test performance, teacher qualifications, student safety, awards, parent involvement and more.

Students need more than an FSA ID when they file FAFSA

To file the Free Application for Federal Student Aid, or FAFSA, all students need an [FSA ID](#). However, students will need the following to complete the FAFSA:

- Social Security number and Alien Registration Number (if they're not a U.S. citizen).
- Driver's license number (if they have one).
- Tax records. On the 2023–24 FAFSA, students and parents will use their 2021 income information.
- Records of untaxed income, if any. It includes things like child support received, interest income and veterans' non-education benefits.
- Records of their assets. This includes money in savings and checking accounts, as well as stocks, bonds and real estate (but not the home in which the student's family lives).
- List of the schools they're interested in, even if there's only a slight chance a student will apply to one. If they don't, they may miss out on first-come, first-served financial aid.

CPE approves ECU programs, tuition rate for scholarship

The Council of Postsecondary Education has approved two new bachelor of science degrees at Eastern Kentucky University. The degrees are in:

- management information systems. This 120-credit hour program will prepare students for careers in a variety of fields, including project management, business analytics and database engineering.
- manufacturing engineering, ECU's first engineering program.

In other action, CPE set the Kentucky resident rate of tuition for Kentucky Innovative Scholarship recipients. All students who receive the scholarship will pay the in-state tuition rate, regardless of where they live.



Dep't of Education warns of loan forgiveness scams

The U.S. Department of Education is warning people who may be eligible for the student loan forgiveness announced by President Biden to beware of scams. In a recent blog, the department advised borrowers not to:

- Pay anyone who promises debt relief or loan forgiveness. You don't need to pay anyone to obtain debt relief. The application will be free.
- Reveal your account information or password to anyone who contacts you. The department and your federal student loan servicer will never call or email you asking for this information.
- Give personal or financial information to an unfamiliar caller. When in doubt, hang up and call your servicer. You can find your servicer's contact information at studentaid.gov.

The blog also said that borrowers who think they may qualify for the loan forgiveness program should:

- Sign in at studentaid.gov/debt-relief/application to apply.
- If you don't already have one, create an FSA ID at studentaid.gov to access your loan information and to keep your contact info up to date.
- Report scams to the Federal Trade Commission by visiting reportfraud.ftc.gov.



Plan aims to help adults achieve higher education

The Kentucky Council on Postsecondary Education has set up a plan to help adults return to college or enroll for the first time.

At 56.3%, Kentucky has one of the lowest workforce participation rates in the nation. CPE's plan is to raise the percentage of Kentuckians with a high-quality post-high school degree or certificate to 60% by 2030. The plan targets adults between 25 and 39.

Adult learners often face barriers to earning their degree or credentials such as full-time employment, parenthood, poor health and housing and food insecurity.

The plan has three priorities: accessibility, institutional change and partnerships.

Increasing accessibility involves letting adults know how they can afford to further their education and what options and services there are to meet the needs of adult students.

Colleges need to provide more options and flexibility for adult students. Most post-high school programs are designed for recent high school graduates. One key action to providing more adult-friendly options is to set a statewide policy that allows nontraditional students to receive credit for prior learning, especially for veterans.

Colleges must work with employers, business and industry to ease the transition into and out of the workforce for adult learners attending college.

The complete plan is available on cpe.ky.gov.

Senior planner

- 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, 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.

Scholarship Spotlight

Kids Chance of Kentucky Scholarship

Eligibility: Must be a child who had a parent seriously, catastrophically or fatally injured in a Kentucky employment-related accident and who is a Kentucky resident between 16 and 25 years old. The financial impact of the parent's injury or death will be a major consideration.

Award: Up to \$2,500 per semester; renewable for 4 or more years provided progress is made toward a degree and student remains in good standing with the school

Number: Varies

Deadline: Oct. 30, spring semester; April 15, fall semester

Contact: Counselor or Scholarship Committee, Kids Chance of Kentucky, PO Box 910234, Lexington, KY 40591; 859.219.0194; www.kidschanceky.org; gdavis5@windstream.net

ACT National Test Dates

Test Date	Registration Deadline	Late Registration
Dec. 10, 2022	Nov. 4, 2022	Nov. 11, 2022
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

Dec. 3, 2022	Nov. 3, 2022	Nov. 22, 2022
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



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