

Your 
KHEAA
COLLEGE
CONNECTION
SEPTEMBER 2018



Paducah St. Mary High School student wins KHEAA essay contest

Maddie Kerr, a junior at St. Mary High School in Paducah, is the winner of the 2018 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.

Kerr is the daughter of Patrick Kerr and Christa Matlock of Paducah.

Her essay addressed the topic of how education makes a stronger community.

“Learners become leaders who can give back to their community using the knowledge and character that their education has constructed in them,” Kerr wrote.

Judges stated that her essay very well represents the spirit and direction of the contest and logically builds the case for how education makes a stronger community.

KHEAA staff presented Kerr with a certificate at her school. Counselor Peggy Culbertson also accepted a certificate honoring St. Mary High School as the Kentucky 2018 Model School.

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

Kerr and other St. Mary 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.



Maddie Kerr



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

FAFSA can be filed beginning Oct. 1

Students planning to attend college or technical school next fall should fill out the FAFSA as soon as possible starting Oct. 1.

The FAFSA determines if students qualify for federal grants and student loans. It is also used to apply for state grants and scholarships. In addition, many colleges use the information to award their own grants and scholarships. Therefore, students should submit the FAFSA even if they feel it is unlikely they will qualify for aid.



The FAFSA asks for information about income, assets and expenses. A formula set by Congress determines eligibility for federal and state aid. If

the student is considered a dependent under federal guidelines, both the student and parents must provide financial information. Most undergraduate students are considered dependent.

Some student aid programs provide funds on a first-come, first-served basis, so it is important to submit the FAFSA as soon as possible.

Students should submit the FAFSA online at fafsa.gov. Students who do not have an FSA ID must first visit fsaid.ed.gov to set one up. Parents of dependent students must also set up an FSA ID. The FSA ID is needed to file the FAFSA.



What you'll need for the FAFSA

In addition to the FSA ID, you'll need the following to complete the FAFSA.

- **Social Security number**
- **Driver's license number** (if you have one)
- **2017 tax records.** On the 2019–20 FAFSA, students and parents will use their 2017 income information.
- **Records of your untaxed income.** This may not apply to everyone. It includes things like child support received, interest income and veterans' noneducation benefits.
- **Records of your assets.** Includes savings and checking account balances, as well as the value of investments such as stocks and bonds and real estate (but not the home in which your family lives).
- **List of the schools you're interested in attending.** Even if there is only a slight chance you'll apply to a college, list the school on your FAFSA. You can always remove schools later. If you wait to add a school, though, you could miss out on first-come, first-served financial aid.

Source: U.S. Department of Education Blog, blog.ed.gov

Take care to avoid these common FAFSA mistakes

Students who plan to submit the FAFSA should avoid making these common mistakes.

1. Not completing the FAFSA.

Submit the FAFSA even if you think it takes too long or you won't qualify for student aid. You may be surprised at the results.

2. Not using the correct website.

The official FAFSA website is fafsa.gov. Pay close attention to that .gov and make sure no website you are on is asking for payment in exchange for completing the FAFSA.

3. Not using your FSA ID to start the FAFSA.

Students don't have to use an FSA ID for the student information section of the FAFSA, but they should use their FSA ID to auto-fill that information. That way the FSA ID signature information will match the data manually entered on the FAFSA.

4. Not reading questions carefully, which leads to submitting incorrect information.

Some questions aren't written clearly. Check out [Filling Out FAFSA Tips](#) for clarification. Double-check all information to avoid the headaches that simple typos can cause.

5. Listing only one college.

Colleges can't see the other colleges listed, so students should list any college they're considering. Up to 10 schools can be added.

6. Not signing the FAFSA.

This does happen. If you forget your FSA ID to sign your FAFSA, you can select "Forgot username/password" and reset. There is also an option to mail in a signature page with standard mail timing.

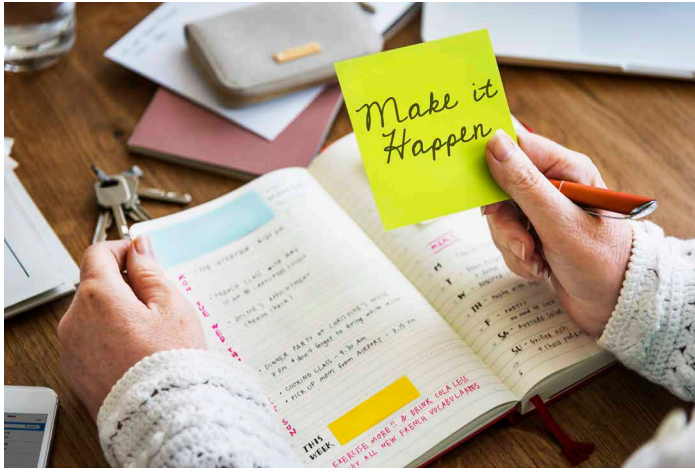


Students should pay attention to deadlines for financial aid

In addition to filing the FAFSA, high school seniors should keep track of deadlines for other applications for student aid. Here are some tips:

- Check with the financial aid offices of the schools to which you've applied to determine if they require any forms other than the FAFSA.
- Look for scholarships using KHEAA's [Affording Higher Education](#) and a free online scholarship search. You can find a link to a free search site under the "Paying for College" tab on kheaa.com.
- Attend any college fairs and financial aid seminars offered at your high school or in your area. If a company charges a fee for helping with applications, remember that you can do that yourself for free. If you decide to pay for help, make sure the company is reputable by checking with the state Attorney General's office or the Better Business Bureau in your area, as well as the area where the firm is located.

Source: U.S. Department of Education Blog, blog.ed.gov



Visit KESPT at Louisville Zoo's Halloween party

Parents and children can learn about the Kentucky Education Savings Plan Trust at the World's Largest Halloween Party at the Louisville Zoo in October.

The trust is Kentucky's official education savings plan and is administered by KHEAA. Staff will man the KESPT booth from 4:30 to 8:30 p.m. every Thursday through Sunday in October, beginning on Oct. 4.

Free gifts and information about the trust will be available.

The trust lets families save for college costs and for K-12 tuition charges. For more information, visit kysaves.com or call 1-877-598-7878.

Don't hide from your bills

If you're having trouble paying a bill, contact the company immediately to work out a payment plan. Whatever you do, don't ignore letters and calls from your creditors.

It's best to explain everything in a letter so you have a written record. Before writing the letter, look at your finances to come up with a payment amount you can handle. That lets your creditor know you still plan to pay what you owe and will pay as much as possible during your financial crunch.

Most companies will work with you if you're up front about your difficulties. Ask if your creditor will waive any penalties and will extend your payment period if you find yourself temporarily in a tight money situation.

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 |
|------------------|-----------------------|----------------------|
| November 3, 2018 | October 5, 2018 | November 16, 2018 |
| 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 |

Students can enter logo design contest

High school juniors and seniors and college students in Kentucky can enter a logo design contest for the Kentucky Statewide Human Trafficking Task Force. The logo will provide branding for the task force and the anti-human trafficking movement.

The logo should be recognizable as related to both labor and sex trafficking. The logo will be used on all print, media, and campaign efforts on behalf of the Kentucky Statewide Human Trafficking Task Force. The design should not contain images of chains, bondage, or “rescuing” victims. Ideally, the logo will communicate empowerment and is recognizable across different languages (or at least English and Spanish).

The winner will receive a \$1,000 scholarship to be used for tuition only at any college or technical school in the state of Kentucky.

Submissions must be emailed by Oct. 8 to Mandy Otis, Kentucky Statewide Human Trafficking Task Force Coordinator, at Mandy.Otis@ky.gov. She is also the contact person for more information.



2018 graduates named Sen. Jeff Green Scholars

More than 2,350 students who graduated from Kentucky high schools in 2018 were designated Jeff Green Scholars.

To earn this honor, a student must have a 4.0 grade point average each year of high school and at least a 28 composite on the ACT. They must also attend a high school whose students are eligible to earn Kentucky Educational Excellence Scholarship (KEES) awards.

These students have earned \$2,500 a year in KEES funds to help pay for college. If they keep their grades up in college, they will have \$10,000 to use toward a four-year degree.

Releases were sent to newspapers to announce the names of local recipients.

The designation honors the late state Sen. Jeff Green of Mayfield, who served in the Kentucky General Assembly from 1992 to 1997.



Scholarship Spotlight

Kentucky Concrete Association: William T. Robertson Essay Award Scholarship

Eligibility: Must be a graduating high school senior and submit an entry form and essay of no more than 600 words. The essay must be typed, double-spaced, and have 1.5-inch margins.

Award: \$2,000

Deadline: Oct. 31

Contact: Counselor or Josh Huddy, Director of Education and Marketing, josh@kyconcrete.org, 502.682.1903, www.kyconcrete.org



Student Poll:

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

We want to hear from you! We will feature the results in October's newsletter. Click the button or scan QR with phone.

Take the poll!



What career cluster are you interested in pursuing?



40%
Human Services



40%
Business



20%
Health Sciences



August Poll Results

Junior Planner

- Sign up for activities to boost your college applications.
- Find out about schools you're interested in attending.
- Go to college fairs and open houses and learn as much as you can from the Internet about schools.
- Take the PSAT.
- Sign up for ACT or SAT prep courses. Public high school juniors are required to take the ACT in the spring.
- Apply for the Governor's Scholars Program. Your counselor's office should have applications.
- Sign up for the ACT (if you don't attend a public high school) or the SAT. See national test dates on page 4.
- Contact your counselor to complete your Intent to Graduate Early form by Oct. 1 if you attend a public high school and plan to graduate early.
- Decide if you should take AP exams in May. Investigate the CLEP program.

Senior Planner

- Meet with college admissions 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 Early Decision, most schools will want the application submitted soon.
- 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 they require in addition to the FAFSA.
- Start investigating private and public sources for financial aid. Take note of scholarship deadlines and plan accordingly.
- If you haven't taken the ACT/SAT or if you think you can do better, register. (See page 4 for a list of national test dates.)
- Get with your counselor to find out about the financial aid sources available to you. Use KHEEA's [Affording Higher Education](#). Copies are sent to high school counselors, high school libraries and public libraries.

