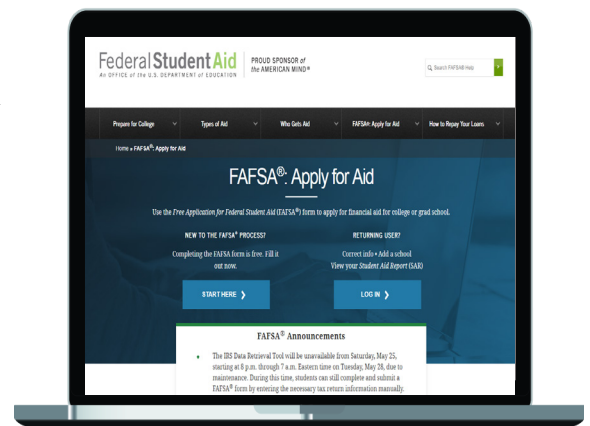




## It's time to file the FAFSA

High school seniors and others planning to attend college or technical school next fall should fill out the Free Application for Federal Student Aid, or FAFSA, as soon as possible beginning Oct. 1.



The information on the FAFSA determines if students qualify for federal grants and student loans. It is also required to apply for state grants and scholarships. In addition, many colleges use the information to award their own grants and scholarships.

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. Nearly all students going directly to college from high school are considered dependent.

Some student aid programs have limited money and provide funds on a first-come, first-served basis, so it's important to submit the FAFSA as soon as possible.

Even if they don't think they'll qualify for financial aid, students should submit the FAFSA. They may be surprised, because student aid rules change all the time.

The FAFSA should be submitted at [studentaid.ed.gov/sa/fafsa](https://studentaid.ed.gov/sa/fafsa). Students who do not have an FSA ID, which is needed to file the FAFSA, must first visit [fsaid.ed.gov](https://fsaid.ed.gov) to set one up. Parents of dependent students must also set up an FSA ID.



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For help with your higher education and financial aid questions, visit [www.kheaa.com](http://www.kheaa.com).

## What you will need to file 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)
- **2018 tax records.** On the 2020–2021 FAFSA, students and parents will use their 2018 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.

## KY Saves 529 will be at zoo's Halloween party

KY Saves 529, the state's official education savings program, will be at the Louisville Zoo's Halloween party in October. The party will be held from 5 to 8:30 p.m. on Oct. 3–6, 10–13, 17–20 and 24–27.

The booth will be near the outdoor bird area and will have information about how Kentucky families can save for education expenses. Free activity books and lip balm will be available.

For more information about KY Saves 529, visit [www.kysaves.com](http://www.kysaves.com).



## 2,576 graduates named Jeff Green Scholars

More than 2,500 students who graduated from Kentucky high schools in 2019 were designated Jeff Green Scholars.

These 2,576 students have earned \$2,500 a year in Kentucky Educational Excellence Scholarship (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.

Students who earn this honor 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 KEES awards.

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.



## Teachers, nurses may qualify for student loan forgiveness

The federal government may forgive all or part of teachers' and nurses' federal student loans if they meet certain requirements. Options include:

- Teacher loan forgiveness. To qualify, you must teach at least five full years in a low-income school in an eligible district. Depending on your field, you may have up to \$17,500 in student loans forgiven. For complete details, visit [www.ed.gov](http://www.ed.gov).
- Nursing loan forgiveness. You must be at least a registered nurse and agree to work full time for at least two years in a critical shortage facility. If you fulfill your agreement, 60 percent of your loan balance will be forgiven. Another 25 percent will be forgiven if you work a third year. Nurses teaching at an accredited school of nursing may also qualify. For complete details, visit <https://bhw.hrsa.gov>.



One thing to remember is that the Internal Revenue Service counts the amount forgiven as income. You should talk with a tax professional to understand the impact it may have on your taxes.

## Feedback sought on new graduation requirements

The Kentucky Department of Education is seeking public feedback on the state's new minimum high school graduation requirements.

Kentucky Education Commissioner Wayne Lewis and KDE staff will hold three town hall forums across the state in October. One online forum will be held via webinar to receive feedback for those who cannot attend in person.

The times, dates and locations of the town halls are:

- Oct. 10, 6–7 p.m. Eastern time, Kentucky Valley Education Cooperative, 412 Roy Campbell Drive, Hazard
- Oct. 15, 6–7 p.m. Central time, Green River Educational Cooperative, 230 Technology Way, Bowling Green
- Oct. 30, 5–6 p.m. Central time, Hopkinsville Community College, 720 North Drive, Hopkinsville

Visit the [KDE website](#) for more information about the minimum high school graduation requirements. To receive links to the webinar and portal for submitting feedback when they become available, you can complete an online form. The date for the webinar had not been set when this newsletter was posted.

Those planning to attend a forum who need services for the deaf or hard of hearing should contact Rafael Hieatt at [rafael.hieatt@education.ky.gov](mailto:rafael.hieatt@education.ky.gov) or at (502) 564-2000.





## Scholarship Spotlight

### Hagan Scholarship

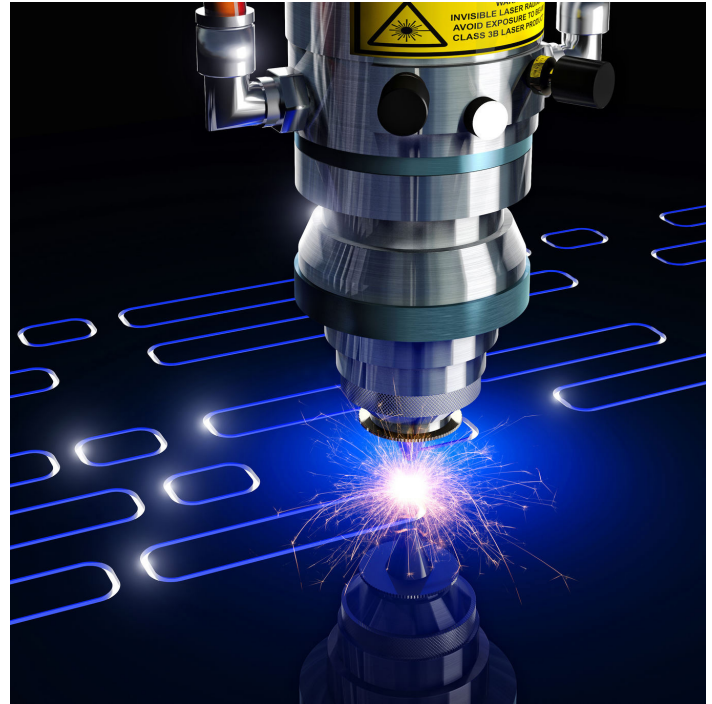
**Eligibility:** Must be a U.S. citizen and a resident of Kentucky or other eligible state; live in a county with a population of less than 50,000; have attended an eligible public high school as a junior and senior; be a graduating high school senior; have at least a 3.5 cumulative GPA and at least a 23 composite ACT or 1150 SAT reading and math score; enroll in a 4-year not-for-profit 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 \$6,500; apply for eligible federal and state grants; and not have been convicted of a felony. The EFC must be paid to the school to be eligible for a scholarship.

**Award:** Up to \$6,000 each semester; renewable for up to 7 semesters.

**Number:** 350

**Deadline:** November 15

**Contact:** Counselor or [www.haganscholarships.org](http://www.haganscholarships.org)



## State seeks feedback on career, tech ed goals

The state is seeking feedback on draft performance goals for career and technical education.

The Strengthening Career and Technical Education for the 21st Century Act, also known as Perkins V, requires the Kentucky Department of Education to give stakeholders a chance to provide written comments about proposed state levels of performance.

Individuals and organizations may review the draft goals and share feedback and suggestions through Oct. 25. Feedback and comments will be considered before a final set of proposed goals will be released for comment.

The proposed performance goals can be reviewed on the [Perkins web page](#). Comments and feedback can be emailed to [octestinfo@education.ky.gov](mailto:octestinfo@education.ky.gov).


# High school planners

## Juniors

- ☐ 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 must take the ACT in the spring. If you don't attend a public high school, sign up for the ACT or SAT. See national test dates on page 6.
- ☐ Apply for the Governor's Scholars Program. Your counselor's office should have applications.
- ☐ Sign up for a Governor's School for the Arts workshop. **Registration** opens Oct. 4.
- ☐ Decide if you should take AP exams in May. Investigate the CLEP program.

## Seniors

- ☐ 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 6 for a list of national test dates.



## Focus on the future

With fixed rates as low as 3.50% APR\* with autopay and NO FEES, the Advantage Education Loan can take students' minds off money so they can focus on their future.

For details or to apply, go to [AdvantageEducationLoan.com](http://AdvantageEducationLoan.com)

**ADVANTAGE  
Education Loan**

\*APRs are representative samples for educational purposes only and may not reflect current or actual loan rate offers or available percentage rates. Your actual APR will depend upon your credit transaction and credit history and will be determined once a credit decision is made.

## Kentucky receives C– from Education Week

The Education Week Research Center has released nationwide results for its Quality Counts 2019 report card, rating Kentucky a C–, just below the national average of C.

“The 2019 Quality Counts rankings confirm much of what we already know about Kentucky’s public education system,” said Kentucky Education Commissioner Wayne D. Lewis. “An overall grade of C– accurately reflects both our system’s strengths and its areas for improvement.”



The annual report card bases grades on school finance, academic achievement and socioeconomic factors that affect the quality of a state’s public school systems. New Jersey and Massachusetts tied for first with a B+ score of 87.8, while New Mexico ranked last with a D at 66.4. Kentucky came in 36th with a score of 72.4.

Lewis added that Kentucky’s school finance rank of 31st shows that more funding for Kentucky’s public schools is needed

The results show that socioeconomic factors do not always predict a state’s grade. For example, Florida finished 43rd in the family income category but ninth for fourth-grade reading achievement. Kentucky ranked 41st for family income but 22nd in fourth-grade reading.

### 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



# 2020–2021 FAFSA Completion Guide

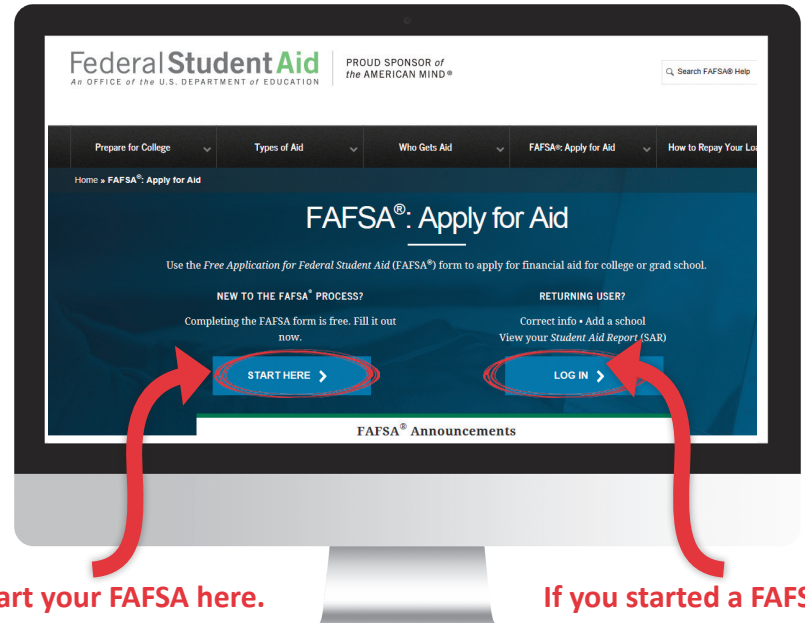
## FAFSA.gov financial aid application process

Visit **fsaid.ed.gov/** to create an *FSA ID*. With an *FSA ID* you can apply and sign your *FAFSA* online.

Complete the *FAFSA* and submit as soon as possible starting October 1. Apply online at **fafsa.gov**.

If selected for verification, turn in documentation your *financial aid* office needs for completion.

Review your *Student Aid Report (SAR)* to find out your family's *EFC*. Make corrections and resubmit if necessary.



Start your FAFSA here. Make sure you select the FAFSA for the correct year.

If you started a FAFSA but didn't finish, you will go here.

## What you will need:

Personal Information for Student

Student Demographics | School Selection | Dependency Status | Parent Demographics | Financial Information | Sign & Submit | Confirmation

**STUDENT INFORMATION** ← Tells whose information

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your last name: Dependent HELP → ?

Your first name: Student ?

Your middle initial: ?

Your Social Security Number: ?

Your date of birth: 02/09/1999 Goes to next screen → ?

PREVIOUS NEXT

- E-mail address or mobile phone number.
- FSA ID for **both** the student and the dependent student's parent/stepparent.
- Your Social Security number.
- Your alien registration number (if you are not a U.S. citizen.)
- Your 2018 federal income tax returns, W-2s, and other records of money earned.
- Bank statements and records of investments (if applicable.)
- Records of untaxed income (if applicable.)
- Parents' date of birth, Social Security number, marital status, and date parent was married, divorced, or widowed.

**Need help? Call Federal Student Aid at 800.433.3243**



# Federal Student Aid ID

Use your FSA ID to confirm your identity when you access your financial aid information and electronically sign your federal student aid documents, including the FAFSA.

1

Visit  
**fsaid.ed.gov.**

2

Create a memorable  
username and  
password.

3

Enter your name,  
date of birth,  
Social Security  
number, contact  
information,  
and challenge  
questions and  
answers.

4

Confirm your cell  
phone number using  
the secure code,  
which will be texted  
to the number you  
provided.

5

Confirm your e-mail  
address using the  
secure code, which  
will be sent to the  
e-mail address you  
entered when you  
created your FSA ID.

**Keep track of your FSA ID since you'll use it frequently throughout the federal student aid application process each year.**

## Tip for Step 4:

*Providing a mobile phone number you have access to will make it easier to log in to ED online systems, unlock your account, retrieve your forgotten username, or reset your forgotten password.*

## Are you dependent or independent?

If you answer "Yes" to any question below, you are considered an independent student.

- ☐ Were you born before January 1, 1997?
- ☐ As of today, are you married? (Answer "Yes" if you are separated but not divorced.)
- ☐ At the beginning of the 2020–2021 school year, will you be working on a master's or doctoral program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- ☐ Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- ☐ Are you a veteran of the U.S. Armed Forces?
- ☐ Do you now have or will you have children **who will receive more than half of their support from you between July 1, 2020, and June 30, 2021?**
- ☐ Do you have dependents (other than your children or spouse) who live with you and **who receive more than half of their support from you, now and through June 30, 2021?**
- ☐ **At any time since you turned age 13** were both of your parents deceased, or were you in foster care, or were you a dependent or ward of the court?
- ☐ As determined by a court in your state of legal residence, are you now or were you, upon reaching the age of majority, an emancipated minor (released from control by your parent or guardian)?
- ☐ As determined by a court in your legal state of residence, are you now or were you, upon reaching the age of majority, in legal guardianship (of someone other than your parent or stepparent)? Note: Custody is different from guardianship.
- ☐ At any time on or **after** July 1, 2019, did your high school or school district homeless liaison, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, the director of a runaway or homeless youth basic center, or transitional living program **or** a college financial aid administrator determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

## Notes

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# Whose information do I use?

The intent of the FAFSA is to get an idea of your household income. Use the guide on page 2 to determine if you are a dependent student. If you are dependent, use this guide to figure out which parent's information to include.

- Are your parents married to each other? If yes, then report information for both parents on the FAFSA.
- Do your parents live together? If yes, then report information for both parents on the FAFSA, even if they were never married, are divorced, or are separated.
- Did you live with one parent more than the other over the past 12 months?
  - If yes, then report information on the FAFSA for the parent you lived with more. **Also, if this parent remarried**, you will need to report information for your stepparent on the FAFSA even though he or she may not be responsible for your college costs.
  - If no, then report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support. Also, if this parent is remarried, you will need to report information for your stepparent on the FAFSA.

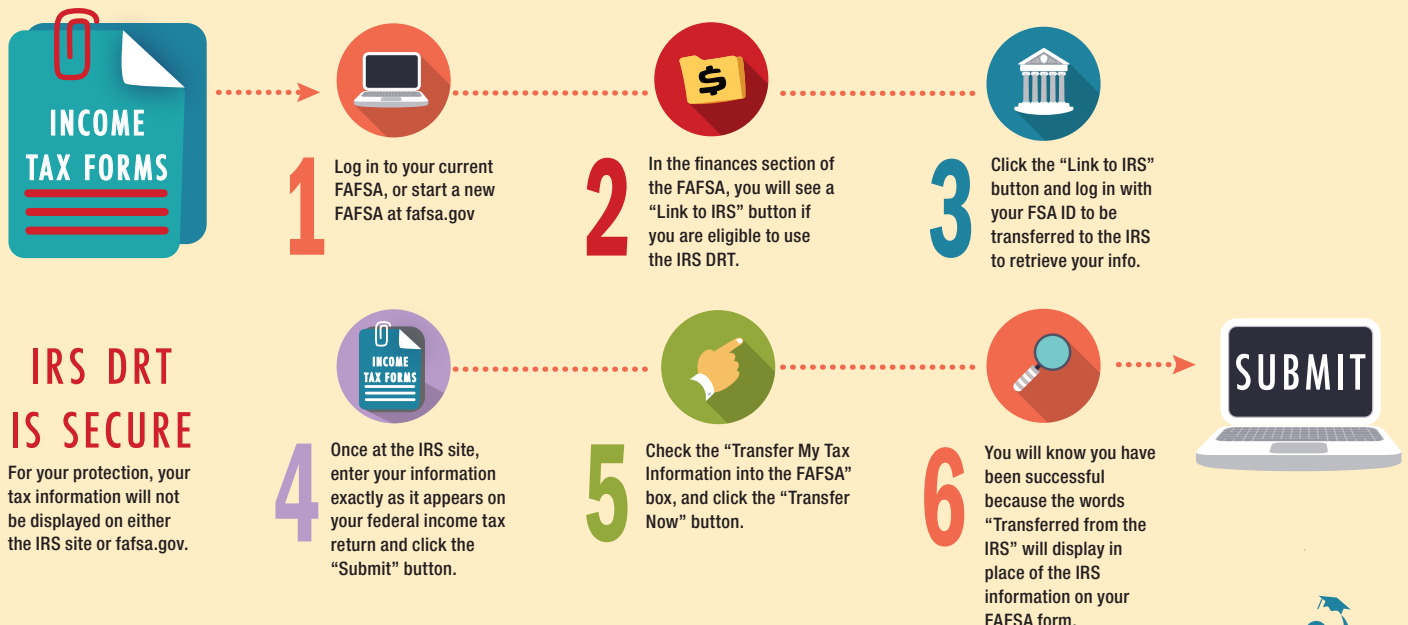
The following people are **NOT** your parents **UNLESS** they have legally adopted you:

- Widowed stepparents
- Grandparents
- Foster parents
- Legal guardians
- Older brothers or sisters
- Aunts or uncles

## SIMPLE STEPS TO TRANSFER TAX INFORMATION INTO YOUR FAFSA®

The IRS Data Retrieval Tool (IRS DRT) Electronically Transfers Your Federal Tax Return Information into your FAFSA®

### For Students and Parents



To learn more about the IRS DRT, visit [StudentAid.gov/irs-drt](https://StudentAid.gov/irs-drt)

Graphic adapted from U.S. Department of Education



# Helpful Hints

## Assets

- Asset net worth means current value of the assets minus what is owed on those assets.
- Assets include: money in cash, savings, and checking accounts; businesses (over 100 employees); investment farms; other investments, such as real estate (other than the home in which you live); UGMA and UTMA accounts for which you are the owner; stocks, bonds, certificates of deposit, etc.
- Assets do not include: the home and farm where you live; UGMA and UTMA accounts for which you are the custodian but not the owner; value of life insurance; retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.)

## Communication

- Use a personal e-mail (not school) that you check often for the FSA ID and the FAFSA. You will receive IMPORTANT information and directions via email.

## Data security

- Each email address or mobile phone number can be used with only one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID. This applies to your mobile phone number too.
- Keep track of all usernames and passwords in a safe, secure place. You will need your FSA ID every year you complete a FAFSA, as well as to log in to all Department of Education websites.


## First year college students

- The grade level for high school seniors and first-year students will be “Never attended college and 1st year undergraduate” even if you have taken AP or dual credit courses.
- The question “What degree or certificate will you be working on when you begin the 2020–2021 school year?” is referring to the category or type of program and NOT college major. Refrain from choosing “Other/undecided.” **First-year college students will not be in a graduate program.**

## Important information

- Name and Social Security number need to match what is on your Social Security card and tax forms, if applicable.
- Tax filers **should** use the **IRS Data Retrieval Tool** to transfer income information from the IRS to the FAFSA if possible (both student and parent).
- Review confirmation page and check your email as an indicator the FAFSA was submitted correctly.

## Website navigation

- To get clarification and guidance for each data field, click on the question mark  next to each data box to show HELP text.
- The top of the screen will indicate whose information is needed on that page, either STUDENT or PARENT. When the FAFSA says “you,” it is referring to the student (not the parent).
- Make sure that you select the correct form. High school seniors graduating in 2020 will need to complete the 2020–2021 FAFSA.
- Your FAFSA will reset after 45 days if it isn’t submitted.

# Verification Process

Colleges are required to verify the information provided on some FAFSAs. Most people selected for verification are picked at random.

If you’re selected for verification, you’ll be contacted by the college. The college or, in some cases, an agency with which the college has contracted will let you know what forms and information you need to supply.



**If you are chosen for verification,**

**DON'T PANIC. YOU HAVE  
DONE NOTHING WRONG!**

**Don't delay. It's important to complete verification as soon as you're notified so there are no delays with your financial aid.**



KHEAA is an EEO Employer.

**For more information about college planning services and financial aid programs available to Kentucky students, please visit [kheaa.com](http://kheaa.com) or call 800.928.8926.**