



COLLEGE CONNECTION

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



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. Students who do not have an FSA ID, which is needed to file the FAFSA, must first visit fsaid.ed.gov to set one up. Parents of dependent students must also set up an FSA ID.

See [page 2](#) for items students will need to fill out the FAFSA.

KHEAA continues hosting social media outreach

KHEAA Outreach will continue to provide live help via Facebook, Twitter and Instagram. The schedule is:

- **Sept. 29:** FAFSA Week: FAFSA Trivia, **Facebook**
- **Sept. 30:** FAFSA Week: To Pay Back or Not Pay Back, **Twitter**
- **Oct. 1:** FAFSA Week: The Early Bird Gets the Worm, **Instagram**
- **Oct. 6:** FAFSA Feature: FSA ID Boot Camp, **Facebook**
- **Oct. 7:** FAFSA Feature: Needed Documents, **Twitter**
- **Oct. 8:** FAFSA Feature: Special Circumstances for the FAFSA, **Instagram**
- **Oct. 13:** FAFSA Faux Pas: Avoiding Common Mistakes, **Facebook**
- **Oct. 14:** FAFSA Faux Pas: Next Steps After Completing the FAFSA, **Twitter**
- **Oct. 15:** FAFSA Faux Pas: The Risks of Not Completing the FAFSA, **Instagram**
- **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: KASFSA Panel, **Facebook**
- **Oct. 28:** FAFSA Follow Up: Frequently Asked Questions, **Twitter**
- **Oct. 29:** FAFSA Follow Up: Discussing Dependency, **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



What students will need to file the 2021-22 FAFSA

In addition to the FSA ID, 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)
- **2019 tax records.** On the 2021–22 FAFSA, students and parents will use their 2019 income information.
- **Records of their untaxed income.** This may not apply to everyone. It includes things like child support received, interest income and veterans' non-education benefits.
- **Records of their 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 the student's family lives).
- **List of the schools they're interested in attending.** Even if there is only a slight chance a student will apply to a college, list the school on their FAFSA. They can always remove schools later. If they wait to add a school, though, they could miss out on first-come, first-served financial aid.

Tips for visiting colleges during the pandemic

After closing down due to the COVID-19 epidemic, many college campuses are now back open and accepting visitors. It is important to plan ahead and take precautions when planning in-person college visits.

The college you plan on visiting likely has a set of policies in place concerning their guidelines and procedures for visiting their campus. Visit the website of the school you plan to visit to see what safety guidelines they have in place.

Be sure to schedule your visit in advance. Make an appointment with the admissions office of the school. Many schools offer special programs for visiting students, and the admissions staff will also be able to give you further instructions for your visit. You will need to know which areas you will be allowed to visit and any areas that may be restricted.

Follow the Centers for Disease Control guidance for college students while on campus. The CDC recommends that students:

- Stay at least 6 feet apart from others when possible,
- Wash their hands or use hand sanitizer with at least 60 percent alcohol, and
- Wear a face cover in public spaces and common areas.

If you are uncomfortable or unable to visit a college in-person, most schools now offer virtual touring options. Contact the school for more information.



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:

- **Paying for College 101**, Monday, Sept. 29, noon.
- **FAFSA Frenzy: A FAFSA How To**, Wednesday, Oct. 1, noon.
- **FAFSA Frenzy: A FAFSA How To**, Wednesday, Oct. 8, 7 p.m.
- **FAFSA Frenzy: A FAFSA How To**, Wednesday, Oct. 15, noon.
- **FAFSA Frenzy: A FAFSA How To**, Wednesday, Oct. 22, 7 p.m.
- **FAFSA Frenzy: A FAFSA How To**, Wednesday, Oct. 29, noon.
- **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 for a webinar, visit <https://kygoestocollege.com/>. That page also has links to videos of previous webinars.

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 Nov. 4.
- Decide if you should take AP exams in May. Investigate the CLEP program.
- 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.

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.



Scholarship Spotlight

Kentucky Concrete Association: William T. Robertson Essay Award Scholarship

Eligibility: Must be a Kentucky resident, be a graduating high school senior and submit an essay

Award: \$2,000

Deadline: November 1

Contact: Counselor, www.kyconcrete.org/essay



State Poetry Out Loud registration continues

The deadline to register for Kentucky's 2021 Poetry Out Loud is Oct. 2.

All Kentucky high schools, public and private, may apply. Home-schooled students may compete through a participating local high school or a home-school regional competition. In addition, each participating school is eligible for a residency from a Kentucky Arts Council Teaching Artists Directory member to help students polish their recitations before competing.

The contest starts at the classroom level. Winners advance to school-wide competition, then to the state competition, March 2, 2021.

The winner of the state finals receives \$200 and an all-expenses-paid trip with an adult chaperone to Washington, D.C., to compete for a \$20,000 scholarship in the national competition. The state winner's school receives a \$500 stipend for the purchase of poetry books. The state first runner-up receives \$100, with \$200 going to their school library.

Accommodations will be made for viewers who are deaf or hard of hearing.

For more information about Poetry Out Loud in Kentucky, contact Samuel Lockridge at 502-892-3124; or samuel.lockridge@ky.gov.

For a general overview of the Poetry Out Loud National Recitation Contest, visit www.poetryoutloud.org.

For more information and a complete list of rules, visit the Kentucky Arts Council [website](#).



Students should take care when signing contracts

At some point in their lives, students will have to sign a contract. When they do, they should keep the following tips in mind.

A contract is a written legal document between two or more parties in which an offer is made and accepted. An apartment lease, an insurance policy or a cell phone plan are all examples of contracts. Read all contracts thoroughly and ask questions before you sign. Complete everything and keep a copy for yourself.

“With the economic uncertainty caused by the pandemic, students should exercise particular caution before signing a contract,” Governor Andy Beshear said. “They should make sure they are confident they can fulfill their part of the contract before making that commitment.”

Consumer protection laws let you change your mind and cancel some contracts within three days of signing. Before you sign any contract, find out if you have that option. If later you find it's necessary to cancel the contract, you may have to pay a big penalty or continue to pay what is owed under the terms of the contract.

Never sign a contract unless you read and understand the terms of the agreement. If you feel pressured, walk away.

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

| | | |
|-----------------------|----------------------|-----------------------|
| Nov. 7, 2020 | Oct. 7, 2020 | Nov. 20, 2020 |
| 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 |

