



## Students can file FAFSA beginning in October

High school seniors and returning college and technical school students who need student aid for fall 2023 can file the 2023–24 Free Application for Federal Student Aid, or FAFSA, beginning Oct. 1.

“In the first five months of 2022, the Beshear-Coleman administration helped bring more than \$3.9 billion in new investment and more than 6,700 jobs for Kentuckians,” said Lt. Gov. Jacqueline Coleman. “To take full advantage of those opportunities and to fill those, we need more students to get the post-high school education they need, whether that means technical training or traditional college degrees.”

Even students who don’t think they will qualify for financial aid should submit the FAFSA. Rules governing student aid programs sometimes change, and students who don’t file the FAFSA may miss out on free money that could help pay for their education.

The parents or guardians of students considered dependents under federal guidelines must also provide financial information on the FAFSA. This affects most students going directly to college from high school, who are typically considered dependent students.

The FAFSA asks for information about income, assets and expenses. The data provided on the FAFSA determines whether students qualify for federal grants, work-study and loans, as well as several state grants and scholarships. Many colleges also use the FAFSA to award their own grants and scholarships.

Some student aid programs have limited funds and provide awards on a first-come, first-served basis, so students and families should submit the FAFSA as soon as possible.

### IN THIS ISSUE

- 2 **Academic Common Market**  
**Social media sessions**
- 3 **College Savings Month**  
**Social studies standards**
- 4 **United We Learn Council**  
**Blue Ribbon Schools**  
**Scholarship Spotlight**
- 5 **Student loan forgiveness programs**  
**U.S. Senate Youth Program**
- 6 **National test dates**



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

## Kentuckians can take advantage of Academic Common Market

The Academic Common Market helps students in 15 states who want to pursue degrees that are not offered by public institutions in their home state.

Students can enroll in out-of-state schools and pay in-state tuition rates for more than 2,200 undergraduate and graduate programs. Doctoral-level programs for a first professional degree are not eligible.

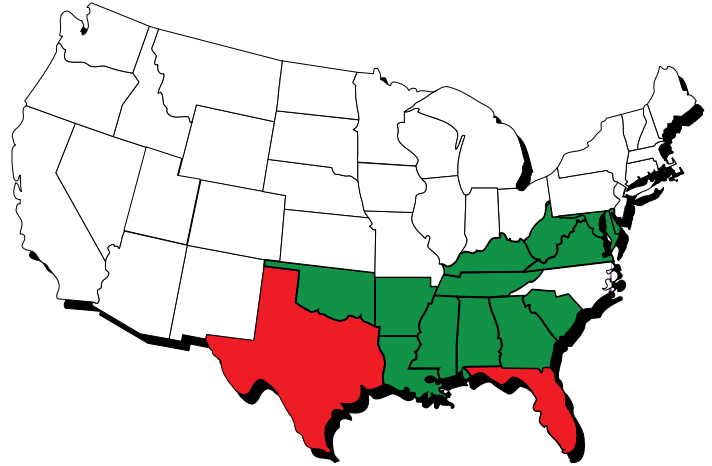
To qualify for the Academic Common Market, a student must

- be a resident of one of 15 participating states.
- select a program that is approved for the ACM for their home state.
- be admitted unconditionally into that program.
- meet state residency and college admissions requirements.

Alabama, Arkansas, Delaware, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Virginia and West Virginia participate at both the undergraduate and graduate levels. Florida and Texas participate only at the graduate level.

Students interested in the ACM can search for programs available to Kentucky residents using a link on [cpe.ky.gov/acm/apply-acm.html](http://cpe.ky.gov/acm/apply-acm.html). Kentucky students enrolled in a bachelor's degree program through the ACM can generally use their KEES awards to help pay their college costs.

They should then apply to the college that offers that program, using the school's regular admissions process. After they have been admitted, they need to complete the ACM application process on the Council on Postsecondary Education website to be certified as a Kentucky resident.



The states in green participate in the Academic Common Market at both the undergraduate and graduate levels. The states in red participate in the ACM only at the graduate level.

## KHEAA Outreach schedules Facebook, Twitter sessions

KHEAA Outreach will provide live help this fall semester via Facebook, Twitter and YouTube.

The schedule is:

**Oct. 3:** No Tricks ... Just Treats: Completing the FAFSA, **Facebook**

**Oct. 10:** [FAFSA Completion Walk Through](#), **Webinar**

**Oct. 17:** No Tricks ... Just Treats: FAFSA Tips, **Twitter**

**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/](http://www.facebook.com/KHEAA/)

[www.twitter.com/KHEAA/](http://www.twitter.com/KHEAA/)

# Sept. proclaimed College Savings Month

Gov. Andy Beshear has declared September “College Savings Month” as he was joined by students, parents, legislators, education advocates and leaders of the Kentucky Higher Education Assistance Authority.

College Savings Month is a nationwide effort by the College Savings Plan Network encouraging families to save for educational expenses.

“As governor, I will always put education first, and that includes helping families learn about opportunities to save more for college,” Gov. Beshear said. “KY Saves 529 accounts make sure parents can put more of their hard-earned paychecks toward higher education for their kids, providing special tax benefits for those expenses.”

Kentucky offers its citizens a 529 college savings program, KY Saves 529, formally known as the Kentucky Educational Savings Plan Trust. The 529 designation refers to Section 529 of the Internal Revenue Code, which exempts earnings from federal taxes. Earnings are also exempt from Kentucky income taxes.

“When it comes to our children, the days may be long, but the years are short,” KHEAA Interim Executive Director Diana Barber said. “We encourage all Kentuckians to take advantage of the state-sponsored 529 plan now to make their dreams a reality.”

“I’m glad my parents are helping me save for college,” said Brayleigh Nolan, a fourth-grader from Frankfort whose parents are KY Saves 529 account owners, “so no matter



Frankfort fourth-grader Brayleigh Nolan sits at Gov. Andy Beshear's desk for the signing that proclaimed September as College Savings Month. Standing, from left, are Eric Kennedy, Brayleigh's father; Erin Klarer, KHEAA's vice president of government relations and communications; Diana Barber, KHEAA's interim executive director; Lt. Gov. Jacqueline Coleman; Gov. Andy Beshear; and Ronnie Nolan, Brayleigh's father.

what I decide to do when I grow up, I know I'll be able to do it.”

KY Saves 529 is administered by KHEAA.

For more information about KY Saves 529, call 877-598-7878, or visit [kysaves.com](http://kysaves.com).

## KDE seeking feedback on standards for social studies

The Kentucky Department of Education is seeking feedback on adding basic U.S. documents and speeches to social studies standards for public schools.

Kentuckians can provide feedback on the draft standards using an online [comment form](#). The public comment period ends Sept. 30. Respondents are urged to complete the survey on a full-size computer or laptop screen.

Questions on this process can be directed to [standards@education.ky.gov](mailto:standards@education.ky.gov).

## KDE seeks members for United We Learn Council

The Kentucky Department of Education is seeking a diverse group — particularly from underserved communities — interested in working and learning together on the Kentucky United We Learn Council. Applications will be accepted through Sept. 30.

The council's efforts will build around three ideas: creating a more vibrant experience for every student; encouraging innovation, especially when it comes to assessment; and working with a school's community.

The council's kickoff meeting is tentatively scheduled for Nov. 29–30.

To learn more about the council and the standing committees, visit the council's [website](#). To be considered, fill out the [online application](#).

## Seven Kentucky schools named Blue Ribbon winners

Seven Kentucky schools have been named 2022 National Blue Ribbon Schools based on their academic excellence, according to the U. S. Department of Education.

The schools are:

- Cairo Elementary School, Henderson.
- Fancy Farm Elementary School.
- Frankfort High School.
- Longbranch Elementary School, Union.
- St. Francis of Assisi School, Louisville.
- St. Therese School, Southgate.
- Woodfill Elementary School, Fort Thomas.

More information on the program and a list of past Kentucky winners is available on the USED's [website](#).

## Applications now open for U.S. Senate Youth Program

Two Kentucky high school students will be selected this fall as delegates to the United States Senate Youth Program, which takes high school students from around the country to Washington, D.C., for a weeklong study of the federal government.

Students will attend Washington Week, scheduled for March 4–11, 2023, and attend meetings and briefings with President Biden, senators, a Supreme Court justice, leaders of cabinet agencies and members of the media.

Program organizers will decide this fall whether the program will be online or in person.

High school teachers and principals can nominate high school juniors and seniors to apply. [Applications](#) can be found online and are due Oct. 31. Students must also submit a transcript, a letter of recommendation and a résumé.

Applicants should be interested in pursuing careers in public service and have shown leadership, scholarship and volunteer service.

Semifinalists will interview in Frankfort on Saturday, Nov. 19.

Selected students also will each receive a \$10,000 college scholarship and will be encouraged to continue coursework in history, government and public affairs.

For more information, email [GlyptusAnn Grider Jones](mailto:GlyptusAnn.Grider.Jones@kde.ky.gov) or call her at (502) 564-2000, ext. 4616.



# Government offers student loan forgiveness programs

The federal government may forgive all or part of federal student loans if borrowers meet certain requirements.

The forgiveness options include:

- **Public Service Loan Forgiveness.** Employees of a U.S. federal, state, local or tribal government or not-for-profit organization may qualify for loan forgiveness after making 120 months of qualifying payments. For complete details, visit [studentaid.gov](https://studentaid.gov).
- **Temporary Expanded Public Service Loan Forgiveness.** Through Oct. 31, borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF. For complete details, visit [studentaid.gov](https://studentaid.gov).
- **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 [studentaid.gov](https://studentaid.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 the agreement, the government will forgive 60 percent of your loan balance. 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 [bhw.hrsa.gov](https://bhw.hrsa.gov).

The Internal Revenue Service may count the amount forgiven as income. You should consult a tax professional to understand the impact it may have on your taxes.

In addition, the Biden-Harris administration is finalizing details for a possible \$10,000 or \$20,000 in federal student loan cancellation. For up-to-date information, please visit [studentaid.gov/debtrelief](https://studentaid.gov/debtrelief).



## Scholarship Spotlight

### Kentucky National Guard Tuition Award Program

**Eligibility:** Must be an active member of the Kentucky National Guard, maintain all minimum standards, be eligible for all positive personnel actions and complete basic training or equivalent.

**Award:** Up to or equal to the in-state, in-class tuition at any Kentucky public university, college or technical school. Approved private schools are limited to 12 hours per term and an annual cap. Based on availability of funds. May be used through first bachelor's degree or lifetime cap, whichever comes first.

**Number:** Varies

**Deadline:** October 1 spring and winter term; April 1 fall and summer terms

**Contact:** <https://ky.ngb.army.mil/tuitionstudent/frmLogin.aspx> or Bryan Combs, 502.607.1916, [bryan.c.combs.civ@army.mil](mailto:bryan.c.combs.civ@army.mil)

## 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

Nov. 5, 2022	Oct. 7, 2022	Oct. 10, 2022
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



**DREAMS** don't  
just come true.  
They're **MADE**  
true.

Invest in your child's dreams for  
the future.

Open your child's [KY Saves 529](#)  
account now.



# Borrow up to **100%** of college costs

---

## *Advantage Education Loan*

- ▶ MULTIPLE REPAYMENT OPTIONS
- ▶ INTEREST RATES START AT **2.84%**  
WITH AUTOPAY
- ▶ NO FEES



**ADVANTAGE  
Education Loan**

ADVANTAGEEDUCATIONLOAN.COM