



Getting STARTED 2021



COLLEGE PLANNING FOR FRESHMEN

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THINK ABOUT YOUR FUTURE

MORE SCHOOL = MORE MONEY

Get started planning for college or trade school now. Education past high school can be as much or as little as you want! Technical schools and two- or four-year colleges are all options. You may be tired of adults asking, "What do you want to be when you grow up?" But now's the time to start thinking about just that! The answer to that question will help you decide your focus during high school, as well as your next step after high school graduation.

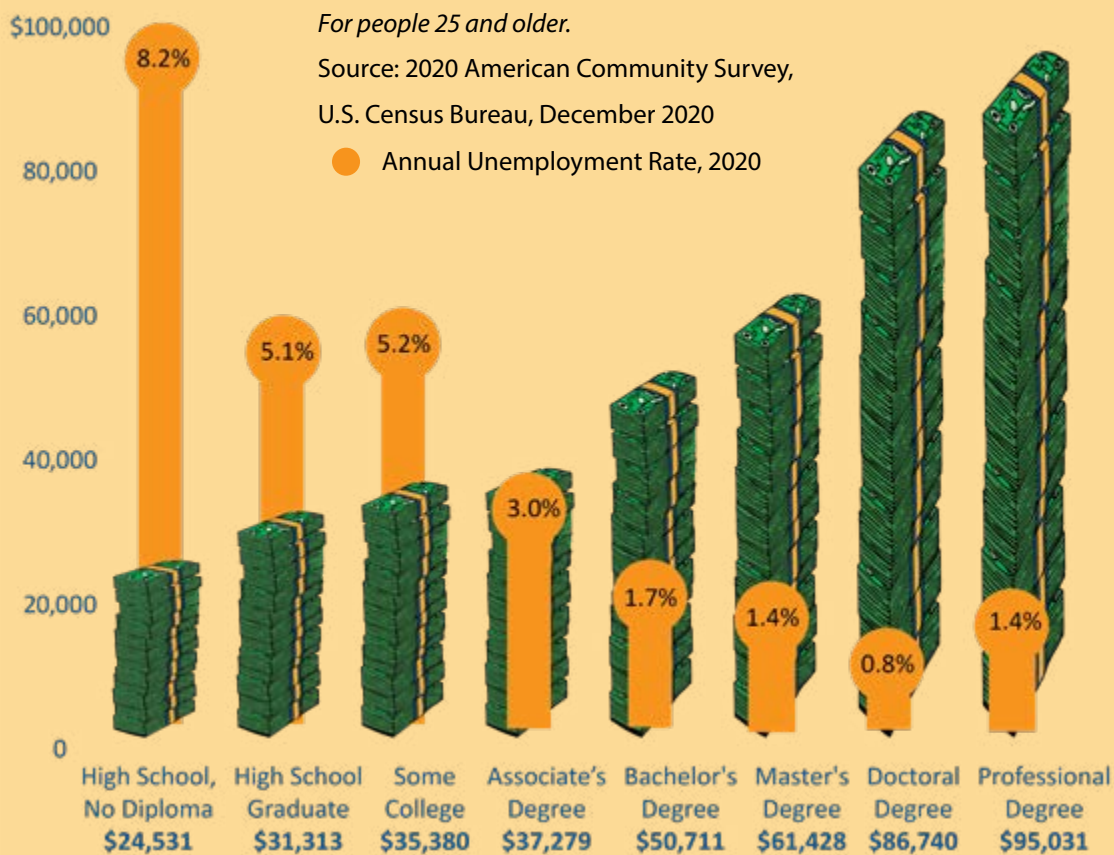
When we use the word, "college" in this book, we're talking about any education after high school, not just a four-year degree.

KENTUCKY INCOME BY EDUCATIONAL ATTAINMENT

For people 25 and older.

Source: 2020 American Community Survey,
U.S. Census Bureau, December 2020

● Annual Unemployment Rate, 2020



WHAT CLASSES SHOULD YOU TAKE?

YOU'LL FIND KENTUCKY'S HIGH SCHOOL DIPLOMA REQUIREMENTS FOR PUBLIC SCHOOL STUDENTS BELOW.

You must follow the minimum diploma (22 credits) or precollege curriculum (24 credits) is required for admission to a bachelor's degree program at a Kentucky public university. If you meet certain requirements, you can also choose the Early Graduation option and graduate in three years. You can also earn a KEES scholarship to be used the year immediately after graduation if you graduate early.

Don't take it easy! Try to take the toughest course load you can. You may surprise yourself! Taking a tough course load can prepare you for college.

Good grades = money for college! With the Kentucky Educational Excellence Scholarship (KEES), you can earn money for college. How much you get depends on your grades! For more information about KEES, keep reading.

FOR MORE INFORMATION ON EARLY GRADUATION, VISIT THE KENTUCKY DEPARTMENT OF EDUCATION.

KENTUCKY HIGH SCHOOL GRADUATION REQUIREMENTS

SUBJECT	MINIMUM DIPLOMA REQUIREMENTS* SOURCE: KENTUCKY DEPARTMENT OF EDUCATION	PRE-COLLEGE CURRICULUM SOURCE: COUNCIL ON POSTSECONDARY EDUCATION
Language Arts	4 credits: English I, II, and two additional English/Language Arts credits aligned with the student's Individual Learning Plan (ILP)	Same as minimum high school graduation requirements.
Mathematics	4 credits: Algebra I, geometry, and two additional mathematics credits aligned with the student's ILP	Same as minimum high school graduation requirements.
Science	3 credits (at least 1 aligned with the student's ILP)	Same as minimum high school graduation requirements.
Social Studies	3 credits (at least 1 aligned with the student's ILP)	Same as minimum high school graduation requirements.
Health	1/2 credit**	Same as minimum high school graduation requirements.
Physical Education	1/2 credit**	Same as minimum high school graduation requirements.
History and Appreciation of Visual and Performing Arts	1 credit	Same as minimum high school graduation requirements.
Foreign Language		2 credits of a single world language or demonstrated competency
Electives	6 additional credits aligned with the student's ILP	6 credits

*Other Graduation Requirements:

- Pass state-mandated civics test;
 - Successfully complete a course or program in financial literacy;
 - Receive instruction in essential workplace ethics;
 - Demonstrate competency in technology;
 - Complete an annual ILP (6th to 12th grade).
- Students must also meet a graduation prerequisite that requires them to demonstrate basic competency in reading and math in one of three ways before graduation.
- Score at least at the Apprentice level in

reading and mathematics on the 10th-grade state-required assessments; Students who do not meet the minimum score on one or both assessments may retake the reading and/or mathematics assessments twice each year in the 11th and 12th grades of high school; OR

- Score at least Proficient on the 8th-grade state-required assessment for reading and/or mathematics; OR
- Complete a collection of evidence to include the following:
 - o The student's ILP, including a student transcript;

- o If applicable, the student's IEP;
- o Student performance on the required state assessments;
- o Appropriate interventions targeted to the student's needs to ensure support was provided to the student;
- o Student work demonstrating the students' competency in reading and/or mathematics, as applicable; and
- o The student's post-high school plans.

**Either the health or physical education credit must include CPR training.

CHOOSE YOUR PATHWAY

With so many choices, deciding on a career can seem daunting. Start with thinking about your talents and interests. Talk with people whose careers or jobs interest you. Ask your parents, school counselor or librarian for help in your career quest.

Your career pathway is the route you take, and the choices you make, to reach your career goals.

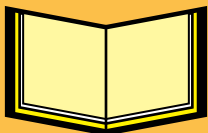
ASK YOURSELF:

- What have I learned in my life that interests me as a career?
- How do I get to a career in those fields?
- Do I need to go to college or technical school? If I do, what do I need to do now so I can get into college or technical school?
- When I finish, what jobs will I be qualified to do?
- Do I know someone who can help me reach my goal?
- What personal, community and school resources and networks do I have that can help me prepare for my career?

BASE YOUR CHOICES ON WHO YOU ARE TODAY.
IF YOUR GOALS AND INTERESTS CHANGE, YOU
CAN ALWAYS CHANGE YOUR PATHWAY.

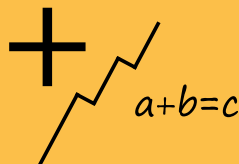
CLASSES TO CAREERS

You may already know which classes you like. Ever consider turning them into a career?



English/Language Arts

Teaching, writing, law or public relations.



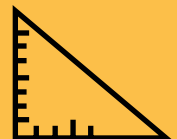
Mathematics

Accounting, engineering, statistics, financial planning, computers, aeronautics or insurance.



Science and Health

Medicine, pharmacology, veterinary science, meteorology, occupational therapy, chemistry or ecology.




Technical Education

Construction, mechanics, manufacturing or transportation technology.

MAKING THE GRADE


SURPRISE! YOU'RE RESPONSIBLE FOR YOUR OWN GRADES. HERE ARE SOME TIPS FOR SUCCESS:



KNOW THE RULES: Knowing your teachers' grading systems can help you keep score of how you're doing. Know how many points homework, quizzes, papers and tests will count. Plan ahead for big tests or papers worth a lot of points toward your final grade and work on them a bit at a time so you don't get overwhelmed.

STAY ORGANIZED: Keep track of the grades you make in each class. Turn assignments in on time, and do the best you can on them. You can choose to play by your teachers' rules or not, but the rules probably won't change.

REPEAT: To help you remember important facts and ideas, read your book or notes aloud. Reading and hearing the words help transfer the information into your brain's long-term memory bank. Make flash cards of things you think might be on tests and review them for a week or more before the test.



PARTICIPATE: Take an active role in your classes and join discussions. Ask questions if you don't understand something. If the answer isn't clear, ask your teacher again after class. As you do homework, jot down ideas and questions you might have.

HIT THE HIGHLIGHTS: Taking notes should not be a word-for-word exercise. Listen for points your teachers emphasize and anything they repeat. If it's written on the board, consider that the ultimate emphasis! Write down the main ideas and the examples used in class. Try to develop your own shorthand you understand.

REVIEW OFTEN: Once a day, review your notes or homework in each subject. Breaking up studying into short segments makes studying for a big test easier.

DON'T PULL AN ALL-NIGHTER!

You'll do better on that big test if you study for several shorter periods of time instead of one long study session — especially one that keeps you up much later than normal. Get some rest if you want to do well!

GET INVOLVED

Success in high school isn't just about good grades. An important part of high school begins when your classes end each day. The extracurricular activities that you choose tell prospective colleges that you can contribute and can fulfill commitments while handling school work. Only get involved in activities in which you are genuinely interested. You'll learn life skills, time management, teamwork and much more! Here are some extracurricular activities your school may offer.

REMEMBER — BEING HEAVILY INVOLVED IN A FEW ACTIVITIES IS BETTER THAN JOINING A LOT OF CLUBS BUT NOT BEING ACTIVE IN ANY!

Volunteer service

- Charity fund-raisers
- Community beautification projects
- Community cleanups
- Food and/or clothing banks
- Hospitals/nursing homes
- Religious organizations
- Tutoring

Organizations and clubs

Art	Foreign language
Chess	4-H
Class officer	Key
Conservation	Renaissance team
Drama	SADD
FBLA	School newspaper
FCA	Speech
FCCLA	Student council
FFA	Yearbook

Sports

Baseball	Soccer
Basketball	Softball
Dance	Swimming
Cheerleading	Tennis
Cross-country	Track
Field hockey	Volleyball
Football	Wrestling
Golf	
Gymnastics	

Music

- Chorus
- Concert band
- Marching band

Academic and honors clubs

- Academic team
- Beta Club
- National Honor Society



GET A JUMP START ON COLLEGE

Get college credit now!

Check to see if your school offers Advanced Placement (AP) or International Baccalaureate (IB), Cambridge Advanced International (CAI) and/or dual credit programs. Another bonus: you can bump up your KEES money with good AP/IB/CAI grades (they're weighted for KEES).

Colleges and high schools work together to offer dual credit programs. With dual credit, you earn credit toward your high school diploma and college credit at the same time.

Dual Credit Scholarship

If you're a student in a Kentucky public or private high school or home school, you can use the Dual Credit Scholarship to pay for up to two classes from a participating Kentucky college or university. Public and private high schools will submit their students' application's. Ask your counselor if you qualify. Students in home schools and noncertified high schools must submit a paper application found on kheaa.com.

GOVERNOR'S SUMMER PROGRAMS

Kentucky has three statewide competitive programs designed to identify high-potential high school students. Check out requirements and application info at the websites below.

PROGRAM	DURATION	APPLICATION
Governor's Scholars	Five weeks, summer after junior year	gsp.ky.gov
Eligible if you are a junior, are a Kentucky resident and have taken the ACT, PSAT or SAT. You must fill out an application and be nominated by your school. Then you compete on a statewide level based on your academic record and your extracurricular, volunteer and work activities. You'll also have to complete a personal essay.		
Governor's School of the Arts	Three weeks, summer after sophomore or junior year	kentuckygsa.org
Another highly competitive opportunity for students in architecture, creative writing, dance, drama, instrumental music, musical theatre, new media, visual art or vocal music. Chosen after application, audition and review process		
Governor's School for Entrepreneurs	Three weeks, summer after freshman, sophomore or junior year	kentuckygse.com
Got a business idea? Apply as individual or team for an in-depth opportunity to launch or grow a business. Your academic record is not considered.		

GET PAID FOR GOOD GRADES

You don't have to fill out an application to get money for higher education with a [Kentucky Educational Excellence Scholarship \(KEES\)](#). You qualify if you earn a 2.5 GPA or better at the end of a high school year. If you have a composite score of at least a 15 on the ACT or 810 on the SAT and have earned at least one award based on your GPA, you can earn a bonus award. Bonus awards range from \$36 to \$500. *(KEES awards are funded by Kentucky Lottery proceeds.)*

Students who are eligible for free or reduced-price lunches during any year of high school and make qualifying scores on AP, IB or CAI exams are eligible for bonus awards for exams. The chart at right shows the amounts that will be awarded for each score. There is no limit to the number of AP/IB/CAI bonus awards a student can receive.

You may also be able to use your KEES award for a registered apprenticeship program.

KEES AWARDS

GPA	Bonus Amount	ACT Score	Bonus Amount
4.0	\$500	28 or above	\$500
3.9	\$475	27	\$464
3.8	\$450	26	\$428
3.75	\$437	25	\$393
3.7	\$425	24	\$357
3.6	\$400	23	\$321
3.5	\$375	22	\$286
3.4	\$350	21	\$250
3.3	\$325	20	\$214
3.25	\$312	19	\$179
3.2	\$300	18	\$143
3.1	\$275	17	\$107
3.0	\$250	16	\$71
2.9	\$225	15	\$36
2.8	\$200		
2.75	\$187		
2.7	\$175		
2.6	\$150		
2.5	\$125		

Advanced Placement		International Baccalaureate	
AP Exam Score	IB Exam Score	CAI Exam Score	Amount
3	5	e	\$200
4	6	c, d	\$250
5	7	a*, a, b	\$300



ANOTHER REASON TO GET GOOD GRADES...

You can't get your driver's license without them!

Kentucky's "No Pass/No Drive" law means that if you don't pass at least four classes each semester, you can't get your permit or your driver's license. If you already have your permit or license, it will be suspended. The same thing will happen if you drop out or have nine or more unexcused absences in one semester. The law applies to every student in public, private and home schools in Kentucky.

KEES

How much?

After each year of high school, KHEAA will notify you if you have earned a KEES award.

KHEAA will also post KEES awards online at the end of each school year. You will have to sign in to create a [MyKHEAA](#) user ID and password to look at your data at [kheaa.com](#) for the first time. If you don't find a record or if your data is incorrect, tell your school counselor.

If you receive a KEES award for your freshman year, enter your final GPA and the award amounts on the line. For future years, predict your GPA and highest ACT score, filling in the blanks. If you expect to qualify for any AP/IB/CAI exam score bonuses, enter those amounts. Add up your amounts, and you can estimate what your total award will be to help you pay for each year of college.

WHAT IS A GPA?

Your GPA is derived from a math problem. A number is assigned for each letter grade you receive (A, B, C, D or the dreaded F). Typically, 4 points are assigned for an A, 3 for a B and so on. Total the number of points from your grades and then divide by the number of courses you're taking to get your GPA.

(For example: You took five courses in a grading period, earning two A's, two B's and one C.

If your school computes GPA on a 4.0 scale, you earn 8 points for your A's, 6 for your B's, and 2 for your C, totaling 16. Divide 16 by 5, the number of courses you took. You have a 3.2 GPA.)

FOR MORE INFO:

CALL: (800) 928-8926, EXT. 7395

FAX: (502) 696-7373

EMAIL: KEES@KHEAA.COM

	Amount
Freshman GPA	_____ \$ _____
Sophomore GPA	_____ + _____ \$ _____
Junior GPA	_____ + _____ \$ _____
Senior GPA	_____ + _____ \$ _____
Highest ACT Score	_____ + _____ \$ _____
AP/IB/CAI Exam Score	_____ + _____ \$ _____
AP/IB/CAI Exam Score	_____ + _____ \$ _____
AP/IB/CAI Exam Score	_____ + _____ \$ _____
Total Estimated Award	= \$ _____

NO EXCUSES!

You already know getting more education or training can mean more money in salary over your lifetime. What's holding you back from a plan for your future?

My grades need help!

Maybe your grades need some improvement. But it's a whole new ball game once you reach high school. Think of your freshman year as a new start on your path to graduation, going to college or technical school and getting a future!

Good grades can also mean money for technical school or college. As a Kentuckian, each year you make at least a 2.5 GPA, you are eligible for KEES.

But colleges don't just look at grades and test scores when making admission decisions, either. Extracurricular activities, community service and talent in arts or sports can also play a part in their decision.

What college is for me?

Talk with your parents, counselor or anyone in a career you think you'd like. Ask what school they attended. Develop a list of schools you are interested in and contact them for more information.

I don't know what I want to be.

If you know what you don't like, chances are you know what you DO like. Talk with people whose careers or jobs interest you, asking where they went to school and what they thought of the program they took. Ask your parents, guidance counselor or librarian for help in your career quest.

How will I pay for college?

You and your family have the main responsibility for paying for college to the best of your ability. But don't rule out a school based on cost alone. Financial aid programs will help families with college costs.

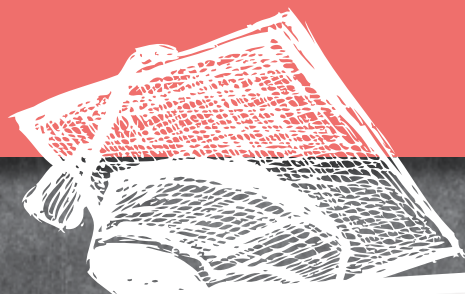
I can't afford it.

Most college students and their families don't write a check for their college education. Financial aid is available based on your family's ability to pay for college. Besides, since you'll make more money with a degree, how can you NOT afford it? Talk with your school counselor.

Read [*Getting In*](#), a KHEAA book that lists admissions, costs, financial aid and academic program information for Kentucky colleges. Check out [*Affording Higher Education*](#), a KHEAA book that lists thousands of financial aid sources available to Kentucky students.

FINANCIAL AID

101



Who gives financial aid?

Schools, state and federal governments, businesses and private organizations provide financial aid. KHEAA is the primary state agency that provides student aid in Kentucky. KHEAA also provides free materials about higher education opportunities and student financial aid, including this book.

How is financial aid awarded?

It's awarded based on financial need (need-based aid) or on academic achievement, athletics or other talents (merit-based aid). Most financial aid is need-based but is often awarded in combination with merit-based awards or other types of aid.

Grants are awarded based on financial need. A grant generally does not have to be repaid. KHEAA administers the College Access Program (CAP) Grant and Kentucky Tuition Grant (KTG) programs.

Scholarships are usually based on achievement. As merit-based aid, they don't have to be repaid. KEES is the major state scholarship.

Student loans are money borrowed, either from the government, a school or a bank. A student loan must be repaid with interest.

Work-study programs provide you with a job on or off campus that lets you earn money to help pay for college.

What does financial aid cover?

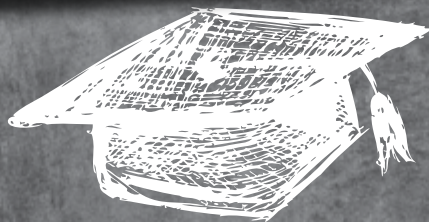
Financial aid must be used to pay the costs of education, which includes tuition, fees, books, supplies and equipment, as well as transportation, housing, food, laundry, clothes and personal expenses.

Where do I get info?

Free financial aid information can come from your counselor, the financial aid officer of any college you're interested in and kheaa.com. Beware! All of the financial aid information you need is available free of charge. Use caution if a company tries to charge you for financial aid information.

How do I apply?

You must file the Free Application for Federal Student Aid ([FAFSA](http://fafsa.com)) to be considered for major state and federal student financial aid programs.



MONEY TIPS FOR FRESHMEN

One thing college students must do is budget their money. You can learn to do that now. Let's start with the basics.

A budget, or money plan, is nothing more than a tool for tracking the money you make compared with the money you spend.


Right now, your parents probably cover most of your expenses. But, if you have your own income, they probably expect you to contribute for things like music, video games and concert or movie tickets.

You can create a budget by estimating how much money you'll make each month and how much you'll spend. It's a great way to avoid running out of money when you need it most.

The biggest financial goal is to have money left at the end of the month. Many jobs pay minimum wage. Other jobs, like waiting tables, pay less because you're expected to earn the difference in tips. However much you make, you'll have to allow for deductions, such as federal and state income tax, as well as Social Security.

This sample pay stub will give you a place to learn about where all your hard-earned dollars go.

PIZZA House, Inc.



NAME
JANE BROWN

PAYROLL
10/15/21

CHECK NO
12345

EMPLOYEE NO.
6789

AMOUNT
\$125.11

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
REG. 125	23	166.75	FED INCOME TAX	14.97	149.70	MEALS	8.00
			SOCIAL SEC	10.34	103.39		
			MEDICARE	2.42	24.18		
			STATE INCOME TAX	5.91	59.10		
CURRENT		166.75					
YTD		1663.00					

1. What is your hourly pay?
2. How much did you earn this pay period before taxes?
3. How much did you earn this year before taxes?
4. What are your deductions?

DON'T BORROW TROUBLE

Show me!

If you earn a bachelor's degree, you can typically earn over \$19,400 more a year than someone with only a high school diploma. That's more than \$775,000 during a 40-year career.

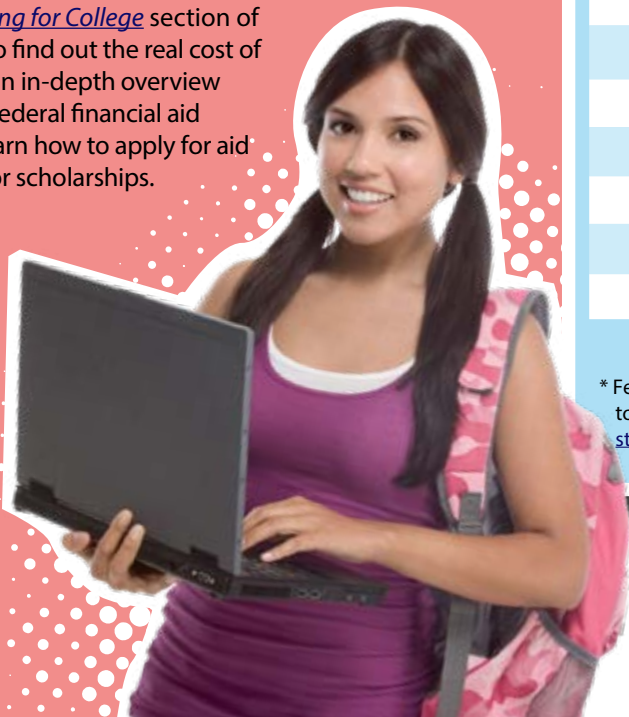
College costs money, so find as much free scholarship and grant aid as you can. It's never too early to think about applying for scholarships. Check out some basic scholarship requirements so you can set goals for your high school GPA now. Your best source of information will be your college financial aid office.

A typical financial aid package includes grants, scholarships and student loans. You may want to work part-time to reduce the amount you have to borrow (and pay back later). The FAFSA is how you apply for financial aid in the fall of your senior year for grants and state scholarships.

Visit studentaid.gov to apply, and make sure you visit the .gov site. Don't pay anything to apply for federal aid!

DON'T TAKE IT LIGHTLY.

Visit the Paying for College section of kheaa.com to find out the real cost of college, get an in-depth overview of state and federal financial aid programs, learn how to apply for aid and search for scholarships.



How much will I pay?

Your student loan payments will depend on the interest rate, the amount you borrow and the payment plan you choose. Here's what payments on Federal Direct Loans, the most common loans, will look like at 5.05 percent interest. If you take out private loans, interest rates may vary from fixed to variable, meaning they can change at any time. Taking out a loan is a huge responsibility.

Estimated student loan payments at 3.73%*

Initial Debt at Repayment	Monthly Payments	Total Repaid
\$ 5,000	\$ 50	\$ 6,000
\$ 10,000	\$ 100	\$ 11,996
\$ 20,000	\$ 200	\$ 23,992
\$ 25,000	\$ 250	\$ 29,990
\$ 30,000	\$ 300	\$ 35,988
\$ 40,000	\$ 400	\$ 47,984
\$ 50,000	\$ 500	\$ 59,980
\$ 75,000	\$ 750	\$ 89,970
\$100,000	\$1,000	\$199,960

* Federal financial aid eligibility requirements and award amounts are subject to change. For the most up-to-date information, including interest rates, visit studentaid.ed.gov.