

KHEAA

simplifying the process

ADVISOR

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KHEEA is here to help make sense of the changes caused by COVID-19. Our commitment to you remains strong, but our delivery methods have been altered.

KHEEA remains committed to helping you with your educational questions. Following guidelines from Governor Andy Beshear and the Centers for Disease Control, we are adapting the way we do our day-to-day business to protect the health and safety of students, families, partners and staff.

We continue to serve our community, students, families and school partners to the utmost of our ability.

Our customer service specialists remain in place to assist you. Please call 800.928.8926 if you have questions.

Grant and scholarship programs are being processed as normal. New applications for assistance are being processed and the deadlines are listed on the program information pages at kheea.com.

KHEEA Verify, Cohort Default Management Services, and KHEEA's loan origination and disbursement services continue.

KHEEA stands ready to help if you have been impacted by COVID-19.



FSA Campus Safety and Security E-Training

FSA is now offering newly updated campus safety and security e-training. This training program consists of 10 lessons, including:

- The Clery Act
- Clery Geography
- The Annual Security Report
- Crime Statistics
- The Daily Crime Log
- Fire Safety
- Emergency Notifications
- Missing Students
- Dating Violence and Sexual Assault
- Drug and Alcohol Abuse Prevention

It also includes a learning assessment to test your knowledge, as well as additional resources to help you improve your programs and reporting.

To access this training, log in to the FSA e-training website (fsatraining.ed.gov) and navigate to the following link: <https://fsatraining.ed.gov/course/view.php?id=50>



COVID-19 Updates

KHEAA's outreach counselors are no longer doing in-person presentations or visits. However, during school closings, please contact your regional outreach counselor for assistance.

- Please visit www.kheaa.com to find outreach counselors' contact information. This is for students, parents, school counselors or anyone who needs guidance.
- Counselors are conducting online presentations if a teacher or others who are still working with students or clients have a need. Please contact our staff for specifics and/or to schedule a presentation. The presentation guide is online. Presentations can be customized to fit your needs.

Follow KHEAA's Facebook and Twitter accounts and the KHEAA Outreach Instagram account to engage with staff. All Facebook Live videos will be Tuesdays, all Twitter Chats will be Wednesdays and all Instagram Live videos will be Thursdays. All events start at 2 p.m. Central/3 p.m. Eastern. Please visit www.kheaa.com for more information.

Call center hours for KHEAA Verify have been shortened to 8 a.m. to 4:30 p.m. Eastern. Cohort Default Management Services call center hours have been shortened to 8 a.m. to 4:30 p.m. Eastern.

KHEAA is offering three-month, interest-free deferments on Teacher Scholarships, Osteopathic Medicine Scholarships, Kentucky Coal County Scholarships for Pharmacy Students and Minority Educator Recruitment and Retention Scholarships if borrowers have been affected by COVID-19. KHEAA's Student Aid Division has reached out to those borrowers. For more information, call 888.678.4625 or email studentaid@kheaa.com.

Congress did not include federal student loans made before 2010 or private student loans in the coronavirus relief act passed in March. All loans held by KHEAA's sister agency, KHESLC, fall into those two categories. KHEAA and KHESLC are working with Kentucky's congressional delegation to have those loans included in national relief legislation.

KHESLC will offer disaster forbearances that let borrowers facing financial hardship suspend their interest and principal payments for up to 90 days. If you're experiencing hardship because of COVID-19, please call us at 800.693.8220 or log in to your account to email a servicing specialist requesting the disaster forbearance.

KHESLC has also taken other steps to ease the financial burden on borrowers during this crisis. For more information, visit www.kheslc.com.

2020 Fall Semester Updates



Since the pandemic began, there have been many challenges to colleges around the country as educators and faculty scramble to adapt to our new normal. The end of spring semester took place through self-isolation behind computer screens. While many professors and students easily adjusted to the change, others faced issues such as irregular internet access and lack of in-person engagement.

Although most people initially viewed COVID-19 as a temporary delay in schedule, cases have continued to rise despite social distancing restrictions put in place by local authorities. Educators are now being challenged to create flexible plans for the upcoming semester that can change as new information develops in regards to potential vaccinations or CDC advisories.

While some students are anxious to return to a classroom for face-to-face instruction, others concerned about their health may wish to opt into an online-only course load. Some colleges plan to offer hybrid courses, which would consist of a mixture of in-person and online materials, to serve as a middle ground between the two options. Social distancing will be the main goal of every reopening plan, with regular health checks and increased sanitation of common areas.

For more information about fall semester reopening plans, please refer to official statements issued by individual colleges and universities, as information may be updated regularly.

Most major universities have similar reopening plans for the fall semester, though details vary. Among these requirements are students and faculty using PPE (personal protective equipment) in common areas on campus, switching to remote learning for the second half of the semester, implementing smaller class sizes, and making sure that COVID-19 testing is readily available.

					
Masks required	●	●	●	●	●
Shorter in-person semester	●	●	●	●	●
Smaller class sizes	●	●	●	●	●
COVID-19 testing available	●	●	●	●	●
Remote final exams	●	●	●	●	●
Modified move-in plans	●	●	●	●	●
More online course offerings		●		●	●
No fall break	●			●	
Flu shots recommended		●			

School Highlight

Meghann Fraley | Director of Financial Aid | University of Rio Grande and Rio Grande Community College | Rio Grande, Ohio



Meghann Fraley started her career in financial aid as a student at the University of Rio Grande, filling a work-study role with the financial aid office. She graduated with a degree in accounting before accepting a position as a financial aid advisor.

As a first-generation college student, Fraley has a personal understanding of the difficulties surrounding college applications and paying for college. “The connection you have with students and families is the biggest reward,” said Fraley. “Graduation is always my favorite part of the year!”

In her free time, she spends time with her two children, who energize her. They especially enjoy outdoor activities such as grilling, swimming and gardening.

The University of Rio Grande partnered with KHEAA in 2015 to conduct their verifications.

The school’s verification process had been manually administered before switching to KHEAA, and countless hours were spent on verifications on top of other pressing matters during peak periods of the year.

“KHEAA has allowed our advisors to dedicate more time in assisting students with financial aid and less time worried about paperwork. Like many financial aid offices these days our resources were limited in staffing and budget. [...] Making the decision to work with KHEAA has been one of the easiest and best ideas for our FA office.”

Staff Highlight

Andrea Hutchinson | Team Lead and School Liaison



Andrea Hutchinson has been with KHEAA for over five years. She started as a temporary employee and later decided to apply for a full-time position.

As a team lead and school liaison, she helps families with understanding the FAFSA verification process.

“It can be frustrating for some and we do our best to make the process go as smooth as possible for them,” said Hutchinson. “My favorite part of the job is that I get to help a student take one more positive step toward a better future.”

Outside of the office, Hutchinson enjoys spending time with her five grandchildren. She also enjoys fishing and cooking, and she has recently taken up woodworking.

KHEAA Products and Services

In these unprecedented times, you can continue to depend on our services to help fulfill all your higher education needs. For more information on any of our services, contact marketing@kheaa.com.

Advantage Education Loans

The Advantage Education Loan is a great choice for students who have exhausted their grant and scholarship options. The Advantage Education Loan offers FIXED interest rates that start at 3.50 percent APR, and there are NO fees. The rate is based on the repayment plan selected, credit history and other factors. Borrowers may qualify for a lower interest rate if they apply with a cosigner.

Be Loan Smart

Be Loan Smart is a student indebtedness letter that KHEAA will send out several times a year, depending on an institution's instructions, to student loan borrowers. Each letter will include detailed student loan information presented in an easy to understand format, estimated loan payments, cumulative student loan amount, interest rates, and borrowing limit percentages to keep students informed.

Cohort Default Management Services

Proactively manage your Cohort Default Rate with our Cohort Default Management Services. KHEAA understands the importance of keeping your default rates as low as possible — that's why we offer three levels of our Cohort Default Management Services to meet your needs: Student Transition, Early Intervention and Default Prevention.

KHEAA Verify

KHEAA Verify is a comprehensive online, turn-key FAFSA verification service. Our service performs the entire verification process from initially notifying students to verifying and submitting corrections. This gives your staff the opportunity to focus on other pressing matters.

Coming soon— Student Transitional Education Portal (STEP)

STEP is an online educational tool for students transitioning to higher education which provides information on becoming a successful college student. Our online curriculum covers topics students need to know — everything from living in a dorm and registering for classes to communicating with instructors. Most modules contains assignments to help the instructor or leader with the topic.

Your KHEAA Marketing Representatives



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Your Opinion Matters

Do you have a subject you would like to see addressed in the KHEAA Advisor?
Someone you would like to see highlighted?

If so, please send your suggestions to Meredith Geraci at mgeraci@kheaa.com.