

# KHEAA ADVISOR

*simplifying the process*

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PO Box 798, Frankfort, KY 40602-0798 | 888.678.4625 | [kheaa.com](http://kheaa.com)



KHEAA 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.

KHEAA 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 [kheaa.com](http://kheaa.com).

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

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



# How COVID-19 Affects Colleges Across the Country

Due to the rapid spread of COVID-19 through contact with the general public, most universities in the U.S. have made a shift to online instruction.

Several universities have seen pushback from students, who argue that they should be refunded partially for tuition, board and meal plans.

Other concerns include lack of access to libraries or internet connection for lower income students now working from home. Some companies, such as Spectrum, have offered free or reduced internet services for households with students affected by this crisis.



We've also seen several universities and professors making a switch to pass/fail grading for the semester, which may impact student GPAs. Important exams such as law school and medical college admission tests have been put on hold.

Thousands of students who counted on on-campus employment now find themselves out of jobs. They're not alone, as restaurants, stores, bars and other services across the country are forced to shut their doors.

As of April 9, the unemployment rate in the US hit around 13%, with 17 million Americans applying for unemployment over the course of three weeks.

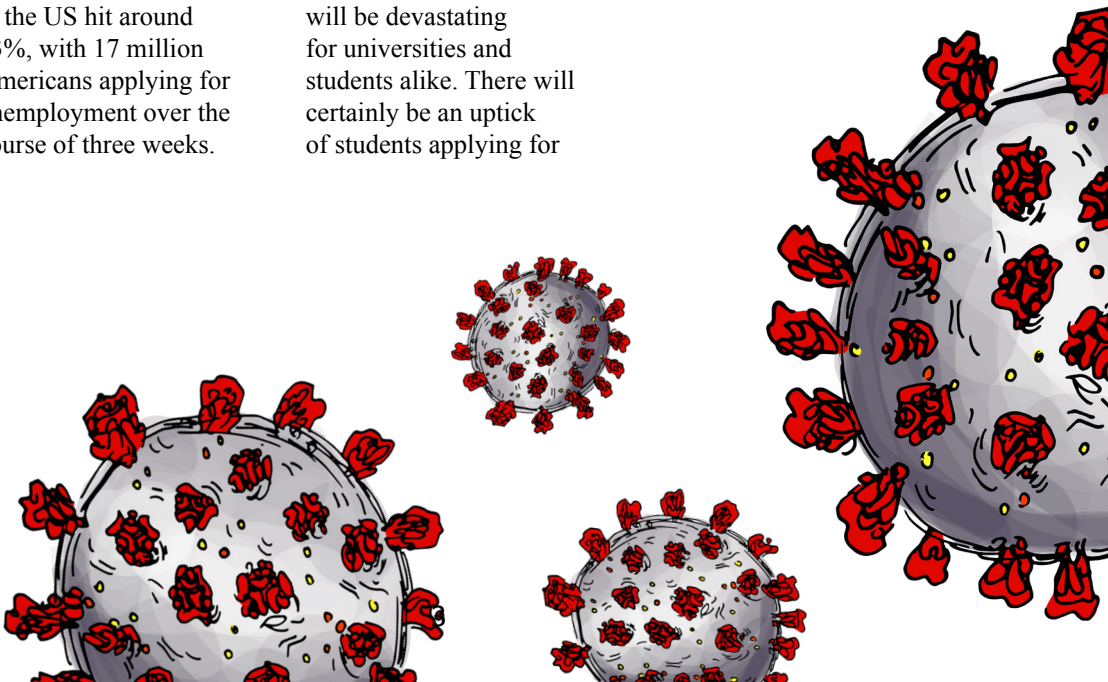
Promises of relief through a stimulus check of \$1,200 provided by the federal government might prove to be ineffective for college students, as individuals over 17 who were claimed as dependents in their most recent tax filings will not qualify.

With no clear resolution or end date in sight, most universities have already pushed summer courses online, as fall semesters across the country hang in limbo with this uncertain future.

In the world of student financial aid, the impacts of this global crisis will be devastating for universities and students alike. There will certainly be an uptick of students applying for

financial aid in the form of scholarships, grants, and loans. We may also see an increase of students dropping out or defaulting on their loans.

While the financial impacts of COVID-19 remain uncertain, it is important to retain empathy for students impacted by this situation, and to work to the best of our abilities to find solutions as new problems arise. As always, KHEAA is dedicated to helping students achieve higher education. For more information on our efforts during COVID-19, read the following page.



# 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](http://www.kheaa.com) to find outreach counselors' contact information. This is for students, parents, school counselors or anyone else 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. Through April and May, 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](http://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 877.660.0001 or email [studentaid@kheaa.com](mailto: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](http://www.kheslc.com).

# Staff Highlight

Eleanor Kley | Graphic Designer and Digital Marketing Specialist



Eleanor Kley has been employed with KHEAA for 13 years. In 2011, she moved to the marketing department, where she now works as a graphic designer and digital marketing specialist.

As a graphic designer, she creates both online and print media to support marketing efforts, as well as maintaining databases and developing email marketing deployments and websites.

Kley graduated from the University of Kentucky with a major in accounting and a minor in marketing, and from there was self-taught in graphic design, further pursuing classes at a local university.

Her favorite part of her work with KHEAA is designing graphics and email

marketing, which she creates using HTML.

In her free time, she enjoys a variety of activities such as traveling, old photo restoration, home improvement, reading, watching documentaries and researching her family's genealogy.

Kley is also the contact for KHEAA's Student Transition Education Portal (STEP), a service which provides customized email messages geared to students at critical times during their college careers.

STEP focuses on Freshmen Year 101, Academics, Campus Life, and Financial Literacy/Money Management. For more information on this service, email [marketing@kheaa.com](mailto:marketing@kheaa.com).

# How to avoid spreading COVID-19

Work from home if possible and avoid leaving unless absolutely necessary.



Use paper towels or wipes to open doorknobs.



Talk to your friends via video or phone calls rather than face-to-face.

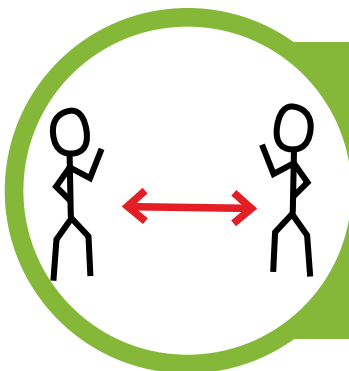




Avoid handling cash and change, as it changes hands more than credit cards.



Only grocery shop as needed. Don't hoard items such as sanitizer and toilet paper.



Stand 6 feet apart from other people in public places.



# KHEAA 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](mailto: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% APR, and there are NO fees. The rate is based on the repayment plan selected, credit history and other factors. The borrower 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.



# Give your students the advantage



For students who need help paying for college, the Advantage Education Loan is the right choice.

Loans include:

- Fixed interest rates (3.50%–6.99%)
- Three repayment plans to choose from
- No fees

To get details on adding Advantage Education Loans to your preferred lender list, send an email to [marketing@kheaa.com](mailto:marketing@kheaa.com).

For more information or to apply for a loan, direct students and parents to [AdvantageEducationLoan.com](http://AdvantageEducationLoan.com).



# School Highlight

John Chambers | Director of Financial Aid | Lynn University | Boca Raton, Florida



Before John Chambers landed in student financial aid services at Lynn University, he worked in hospitality for several years. Chambers made the leap to working in financial aid, a department that he has now dedicated 16 years to.

Becoming director of financial aid wasn't always a clear path for Chambers.

"I wasn't sure I wanted to be the director. I actually said no at first, but so many of the counselors convinced me that I could be a great leader," said Chambers.

He considers his financial aid team to be part of his family and the best part of his job. In an ever-changing field, his team is adaptable and knowledgeable.

Chambers loves to travel and has recently visited many places such as Europe, South America, and the Caribbean. In his free time, he loves taking walks to collect his thoughts and visiting with friends.

Lynn University currently uses KHEAA Verify for all its verification needs. Chambers said he saw positive changes

within weeks of the university's partnership with KHEAA.

"Not having to process verification files has freed [our financial aid counselors] up to spend more time connecting with students and parents. They have the luxury of spending more quality time with their students without the pressure of having a stack of verification files to complete."

# Publications

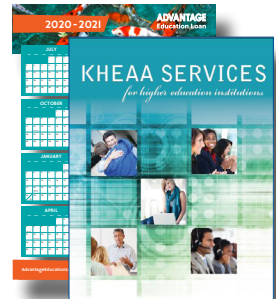
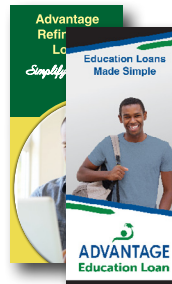
## College Planning

KHEAA provides a wide variety of publications to help your students prepare for college. Most publications can be ordered from our website, although some are online versions only. Visit [www.kheaa.com](http://www.kheaa.com) to get yours today!



## Advantage Loans and KHEAA Services

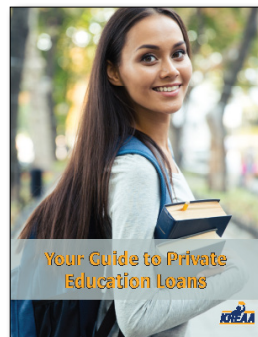
Advantage Education Loan brochures and flyers can be ordered at [www.kheslc.com](http://www.kheslc.com). To order KHEAA Services brochures, wall calendars and any other publication, contact your KHEAA marketing representative at [marketing@kheaa.com](mailto:marketing@kheaa.com) or email [publications@kheaa.com](mailto:publications@kheaa.com).



## Your Guide to Private Education Loans

KHEAA has developed an informative booklet, "Your Guide to Private Education Loans," to help students understand the differences between federal and private loans. The booklet is free and can be sent to your institution for distribution.

To request copies, email [marketing@kheaa.com](mailto:marketing@kheaa.com) or [publications@kheaa.com](mailto:publications@kheaa.com).





# Upcoming Events



Due to the continued spread of COVID-19, the CDC has recommended no gatherings of groups larger than 10 people and self isolation for all nonessential industries. Therefore, all financial aid conferences have been cancelled, rescheduled, or suspended until further notice.

# Your KHEAA Marketing Representatives



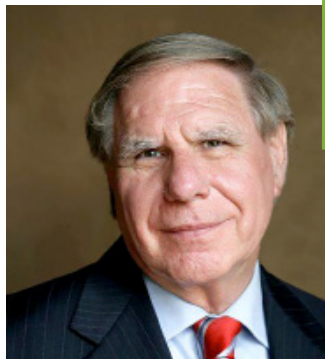
**Sean McGivney**  
Business Development Advisor  
Arizona, California, Colorado,  
Connecticut, Hawaii, Kansas,  
Nebraska, New Mexico, Ohio, Texas,  
Utah, Wyoming  
cell: 719.281.1500  
[smcgivney@kheaa.com](mailto:smcgivney@kheaa.com)



**Chester Priest**  
Senior Marketing Representative  
Indiana, Kentucky, Ohio, Virginia,  
West Virginia, Wisconsin  
cell: 502.382.7354  
direct: 502.696.7266  
[cpriest@kheaa.com](mailto:cpriest@kheaa.com)



**Meredith Geraci**  
Director of Marketing and  
Communications  
Kentucky, Missouri, Pennsylvania  
cell: 502.649.0078  
direct: 502.329.7100  
[mgeraci@kheaa.com](mailto:mgeraci@kheaa.com)



**Clark Aldridge**  
Business Development Advisor  
Alabama, Georgia, South Carolina,  
Tennessee  
direct: 205.381.0416  
[caldridge@kheaa.com](mailto:caldridge@kheaa.com)



**Ron Sweeney**  
Business Development Advisor  
Arkansas, Louisiana, Mississippi,  
Oklahoma  
cell: 662.416.3279  
[rsweeney@kheaa.com](mailto:rsweeney@kheaa.com)



**Andy Weaver**  
Business Development Advisor  
Alabama, Florida, Georgia, North  
Carolina, Tennessee,  
South Carolina, New York  
cell: 256.361.3628  
[aweaver@kheaa.com](mailto:aweaver@kheaa.com)



## **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](mailto:mgeraci@kheaa.com).