

# KHEAA ADVISOR

*simplifying the process*

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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.



## Now Available! STEP – Student Transition Education Portal

KHEAA's newest offering is STEP — Student Transition Education Portal, an online portal to help incoming students acclimate to college life. STEP offers a curriculum broken into weekly modules to assist the facilitator in preparing courses for students to follow.

The program has lessons on items such as using the school's resources, how to study, overcoming homesickness, staying healthy, budgeting, loan repayment and much more!

For a low annual rate, you can provide a useful resource for your First Year Experience folks or other departments on your campus.

Each module has built in assignments that can be completed in class or as homework.

Technical training is provided, as well as a user guide.

For a demonstration or for more information, send an email to [marketing@kheaa.com](mailto:marketing@kheaa.com) or call 888-678-4625.



# Surviving a Global Pandemic

We all have heard for months now about the importance of wearing a mask, gloves, maintaining social distancing and washing your hands regularly to keep one another safe from contracting COVID-19. But what about the mental aspects of constant social distancing and imposed isolation?

If you're like me, I miss being able to hug my family and friends and I long for a vacation to a far-away location. I am also getting pandemic fatigue.

Now is not the time to let up on our safeguards. We have had a long fall and holiday season of wave after wave of infections. So how do we stay sane during all this? Here are a few helpful tips that might get you through.

**Don't bury your head:** Even for those introverts among us, it is important to stay connected to co-workers, friends and family. Participate in zoom chats, use facetime or video call to talk to a friend as it is important to see other people right now or use social media to stay in touch.

**Practice gratitude:** We are not in this alone. Everyone's lives have been turned upside down, some more than others. Be grateful for our healthcare workers, for our utility workers who keep all systems working, for our store clerks, for the farmers WHO feed us, for the police and fire departments that keep us safe, for our workplaces who have made accommodations to meet our needs, etc. Showing gratitude helps alleviate the next item listed.

**Can the negativity:** When we are hurting or confused, it is too easy to go negative. Please don't. Sometimes our thoughts become our feelings. Let's replace negative thoughts with gratitude or hope. If you're experiencing negativity, call a friend who is a compassionate listener and ask for assistance. Find a way to laugh! Humor is good for all things that bother us.

**Get outside:** Even with the temperatures dropping you can still enjoy a walk, just bundle up. If you have a sick or elderly neighbor, volunteer to take their dog for a walk, go grocery shopping for them or spend some time doing a neighborly good deed. Prepare your gardens for the upcoming season and winterize your doors and windows. Stay active!

**Don't let grief get the best of you:** If you have lost someone due to COVID or any reason where you couldn't attend services for them, it will be hard to grieve properly. Combat this by talking about your friend or loved one to others. Share stories of the good times or fun times with a close friend or family member. It's OK to cry. We all do it. But if your grief is overwhelming, reach out to a counselor or other mental health professional that can help.

Stay safe, healthy and sane!

Meredith Geraci

Director of Marketing, KHEAA and KHESLC.

# School Highlight

Nikki Bradbury | Director, Student Aid Office | University of Montevallo |  
Montevallo, Alabama

Nikki Bradbury started her career in financial aid as a student employee during her first year of college at the University of Montevallo. She has been with the university for over 16 years now.

“I usually tell people that my life-long career found me instead of me finding it.”

Inspired by the financial aid administrators who helped her when she was a student, Bradbury loves helping students and their families every day. And while at times her job can be stressful and comes with a heavy workload, Bradbury sees working in financial aid as a labor of service, something she is passionate about.

Bradbury’s proudest moment was writing an article for her local newspaper on the importance of being



financially prepared. She now keeps the article framed in her office to remind her of the achievement and the importance of helping others become financially prepared.

Something else she is proud of is her family. She doesn’t have much free time as she is either at work or taking care of her family but, if she ever did get a chance to take time for herself, she would spend it traveling,

reading and catching up on all the sleep she’s missed over the years.

Since partnering with the University of Montevallo, KHEAA has helped to ease the burden of dealing with FAFSA processing and verification, along with using Cohort Default Management Services to keep default rates low.

“Without KHEAA, we would not have been able to maintain so easily during the ongoing pandemic, especially when our school temporarily closed on-campus work and activities and our state’s governor issued a stay-at-home order. KHEAA not only shares the workload with us but provides a fully electronic and automated way for us to fully function with our students and families in a remote capacity.”

# Staff Highlight

Beth Hinkley | Manager, Guarantee and School Services/LPA



Beth has been with KHEAA for 20 years and has been a manager for Guarantee and School Services/LPA for the past two years. Before she started at KHEAA, Beth didn't have any experience in the field but decided to work here after her interview.

"I liked the people and the relaxed atmosphere when I interviewed," Beth said. "I had three interviews that day. Glad I choose KHEAA!"

Beth grew up in Eminence, Kentucky and attended Eminence Independent schools. While at Kentucky State University, she often changed her major, but finally settled on a bachelor's in business management.

As part of her job, Beth oversees the functions in her division, looks for process flow

improvements, and helps wherever needed. Her favorite part of her job is helping the students and families.

However, the most interesting job Beth has had is as a mother. She loves to spend her free time with her family, but with her kids spanning a 13-year age gap, it can be difficult to get them all in the same place anymore. Some of her favorite moments were in Clearwater, Florida, where her family would vacation when her children were younger.

"It was special because that's when we still had all the kids together."

Also, Beth loves reading and going for long walks. She enjoys solving murder mysteries while she reads.

# 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](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 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.

### Join your KHEAA colleagues at the following virtual conferences.

February 21–24, SASFAA

March 1–31, OASFAA (OH)

March 24–26, AASFAA (AZ)

April 6–8, AASFAA (AL)

April 11–14, VASFAA (VA)

April 13, 15, 20 and 22, OASFAA (OK)

April 14–16, KASFAA (KY)

April 18–21, TASFAA (TN)

# Your KHEAA Marketing Representatives



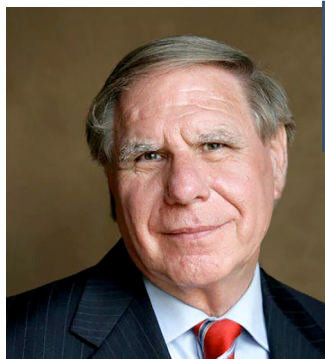
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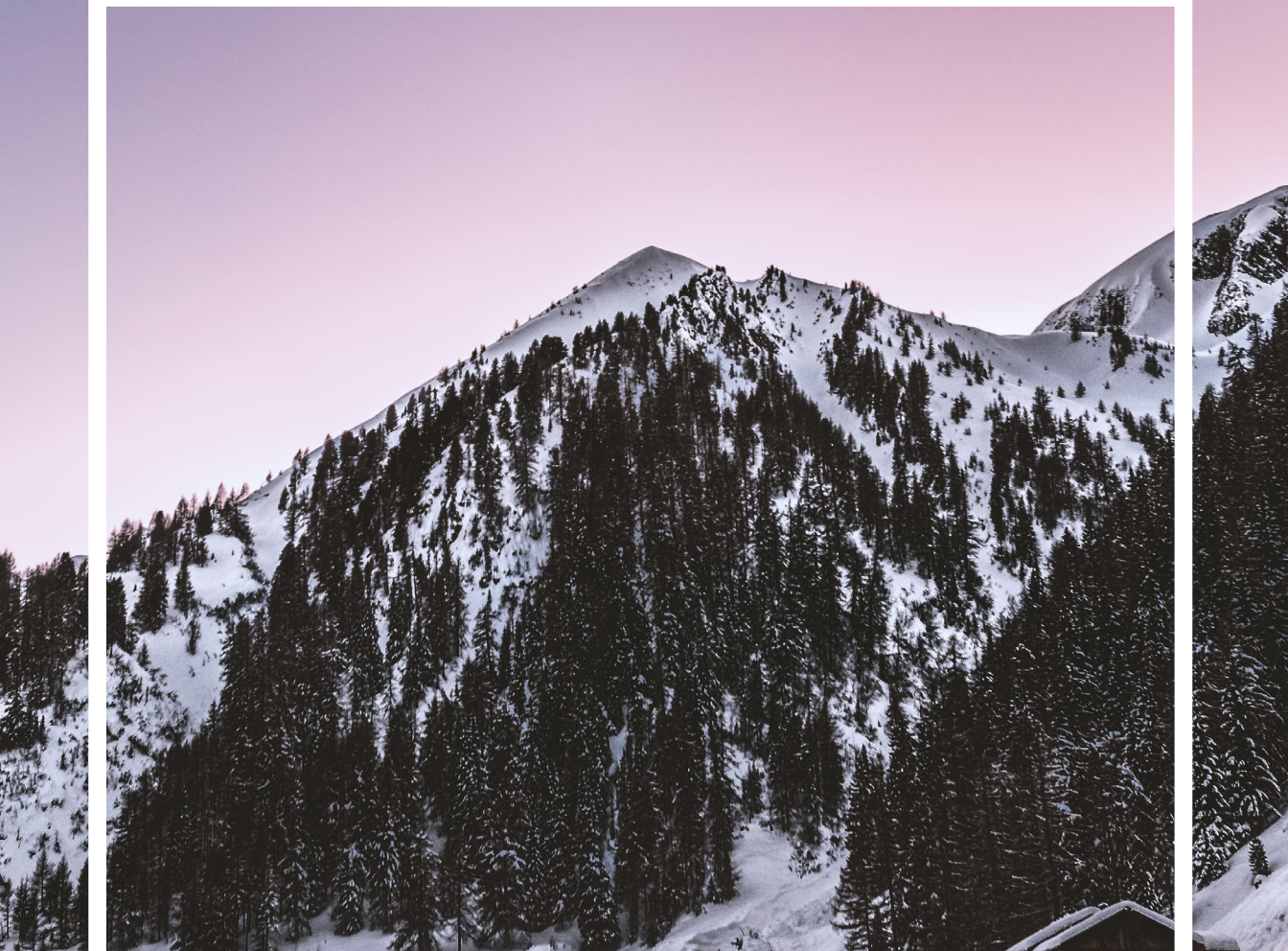
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## **Your Opinion Matters**

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](mailto:mgeraci@kheaa.com).