

In This Issue

MONEY TIPS FOR STUDENTS	2
KHEAA-ADMINISTERED PROGRAMS	2
MARKETING HIGHLIGHT	3
KENTUCKY STATE FAIR	3
COLLEGE GOAL KENTUCKY	4
COLLEGE PLANNING TIMELINE	5
ADVANTAGE LOANS	6-7
NEW ID TO REPLACE PIN	8
DROPPING BACK IN	8
SCHOLARSHIP WINNER	9
KHEAA VERIFY	10
FIXING A HIGH CDR	11
GETTING THE FACTS	12
IPAD GIVEAWAY AND WINNER	12
ORDER PUBLICATIONS	13
STAYING CONNECTED	14
EVENTS CALENDAR	15



PO Box 798
Frankfort, KY
40602-0798
800.928.8926
kheaa.com

If you have a question you would like to see addressed in a public forum such as KHEAA Advisor, please send the question or topic suggestion to Meredith Geraci at mgeraci@kheslc.com.



MONEY TIPS FOR STUDENTS

Borrowers who are having trouble repaying their federal student loans may want to check into the Pay As You Earn plan.

The Pay As You Earn plan generally has the lowest monthly payments of all the repayment plans offered by the U.S. Department of Education (ED). It can be used by borrowers who have what ED calls a partial financial hardship. That means that the amount borrowers would pay under the standard 10-year repayment program is higher than what the borrower would pay under the Pay As You Earn plan.

Not everyone will qualify. Only three types of federal student loans are eligible:

- Federal Direct Stafford Loans.
- Federal Direct PLUS Loans made to graduate or professional students.
- Federal Direct Consolidation Loans that do not include a Federal PLUS Loan made to a parent.

In addition, borrowers must have received one of those loans after Sept. 30, 2011. Borrowers who are repaying loans received before Oct. 1, 2007, are not eligible.

Loans received through the Federal Family Education Loan Program cannot be repaid under the Pay As You Earn plan. However, they will be used to decide if borrowers have a partial financial hardship.

Borrowers who make 20 years of payments under the Pay As You Earn plan will have the rest of their eligible loans forgiven. They may be required to pay taxes on the amount that is forgiven. For more information visit studentaid.ed.gov and look under the “Repay Your Loans” tab.

KHEAA-ADMINISTERED PROGRAMS

Student Aid Programs 800.928.8926

State Student Aid studentaid@kheaa.com

Grants grants@kheaa.com

KEES kees@kheaa.com

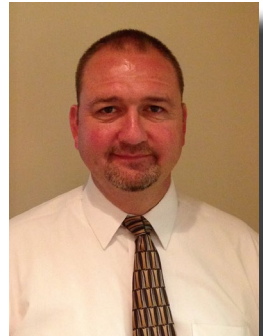
Kentucky Education Savings Plan Trust kespt@kheaa.com

Kentucky’s Affordable Prepaid Tuition kapt@kheaa.com
888.919.KAPT (5278)

HIGHLIGHT: YOUR MARKETING REPS

Chester Priest
Senior Marketing Representative

Chester is a graduate of Union College, in Barbourville, Ky., where he received his Bachelor of Science in Education. He started his career in the admissions and financial aid offices at Union College. Once at KHEAA, he helped develop, implement, and evaluate KHEAA's Mobile Outreach Center, which was used to disseminate financial aid, college planning, and career assessment information throughout the Commonwealth.



Currently, Chester works in the marketing and business development area of KHEAA. His responsibilities include the marketing of KHEAA/KHESLC programs and services in Kentucky and West Virginia, and in other states and regions as needed. He also evaluates services provided to clients, makes recommendations to management, and assists in the development/modification of new or existing initiatives and activities. Along with that he attends various student financial aid meetings to market programs and services and maintains current knowledge of regulations and trends in the student loan industry.

His wife, Jennifer, is the Associate Financial Aid Director at Transylvania University in Lexington, Ky and his son, Tyler, is a senior at Union College.

Contact Chester at cpriest@kheaa.com.

KENTUCKY STATE FAIR WAS A SUCCESS!

Each year we bring our College Info Road Show to the Kentucky State Fair to provide information about higher education opportunities. At the 2014 state fair, we distributed over 26,000 items to fairgoers.



COLLEGE GOAL KENTUCKY

College Goal Kentucky will be a multi-day program spanning late fall 2014 through spring 2015. Any campus or organization that wants to host a public event focused on FAFSA preparation, completion or follow up is welcome to participate and can submit one or multiple dates for the College Goal Kentucky calendar.



This format allows schools that want to host a College Goal Kentucky event the flexibility to choose the date and time that works best for their campus and staff. Students who come to any College Goal Kentucky event around the state will still have an opportunity to complete a survey and enter a scholarship drawing.

KASFAA's College Goal Kentucky committee will be accepting site registrations through October 31. If you are interested in hosting an event, please register as soon as possible through http://www.kasfaa.com/cgs_site.asp.

The goal is to have the calendar of College Goal Kentucky events finalized in October in order to take advantage of as many promotional opportunities as possible through the fall months.

If you have any questions, please contact one of the College Goal Kentucky co-chairs:

Kim Dolan	502-329-7206	kdolan@kheaa.com
Jennifer Anderson	502-873-4327	janderson@spalding.edu

The College Goal Kentucky Committee works to develop, promote and deliver College Goal Sunday across Kentucky. Members work together to secure funding, develop and distribute materials for advertising, set up sites across the state, solicit volunteer support, work with the media, contact high school guidance counselors and community leaders, provide presentation materials, maintain a web page and telephone hotline and collect feedback from participants.

COLLEGE PLANNING TIMELINE

COLLEGE PLANNING TIMELINE FOR SENIORS

August – October

- Research colleges and conduct campus visits.
- Research scholarship opportunities.

October – December

- Complete admission applications.
- Check scholarship requirements and deadlines.
- Attend a financial aid night at your school or in your community.

January

- Complete your FAFSA at www.fafsa.gov as soon as possible beginning January 1.
- Visit www.kasfaa.com for a list of FAFSA completion events near you.
- Submit scholarship applications by required deadline.

January – April

- Follow up on your FAFSA.
- Submit additional information, update estimated income figures, and complete verification if necessary.

By May 1

- Review your award letters and decide where you will go to school.
- Accept the financial aid you need.
- Notify any schools you won't be attending.



**COLLEGE GOAL
KENTUCKY**
FAFSA Completion Initiative

ADVANTAGE LOAN PROGRAM



**Our interest rates and fees decreased July 1, 2014.
Rates are as low as 4.95% and never exceed 7.59%.**

Helping your students get started

advantageeducationloan.com — To apply for an Advantage Education Loan.

Great Lakes Fast Choice — The borrower can select a lender of choice and then complete the application with the selected lender. This option is usually found on each school's website.

Elm Select — Loan comparison tool found on each school's website.

Call KHESLC at 1.800.988.6333 — Request an application be sent via email.

If you use Fast Choice or Elm Select and the Advantage Loan product does not display on your list, please contact Meredith Geraci at 502-329-7100 or mgeraci@kheaa.com.

Order Publications for your office and your students.

Contact your marketing representative at 1.888.678.4625
or marketing@kheaa.com for a supply of the following:

- Advantage Loan brochures and flyers
- Comparison chart flyers:
 - Advantage Loans compared to federal loans
 - Advantage Loans compared to other private loans

FLYER AVAILABLE

Below is a great flyer available for your students. Advantage Education Loan brochures and flyers can be ordered by contacting your marketing representative at 1.888.678.4625 or marketing@kheaa.com.

Need money for college?



Get a low-cost student loan, from the folks you trust

KHESLC offers the **Advantage Education Loan** to help fund your college expenses. With additional money from the Advantage Education Loan, you can afford to attend the college of your choice.

Our loan offers **FIXED** interest rates for the life of the loan. (The exact rate will depend on your creditworthiness and repayment plan choice.)



<p>Immediate Repayment – Principal Plus Interest</p> <ul style="list-style-type: none">• 4.95% to 7.09% Fixed interest rate• 0% to 2% Guarantee fee• 0.5% Interest rate reduction for auto debit	<p>Immediate Repayment – Interest Only</p> <ul style="list-style-type: none">• 5.59% to 7.09% Fixed interest rate• 0% to 2% Guarantee fee• 0.5% Interest rate reduction for auto debit	<p>Postponed Repayment</p> <ul style="list-style-type: none">• 6.49% to 7.59% Fixed interest rate• 3% Guarantee fee• 0.5% Interest rate reduction for auto debit
---	---	---

The Advantage Education Loan is a private loan. You should always apply for eligible state and federal grants, scholarships and loans first.

To apply, go to advantageeducationloan.com.
For more information, call 800.988.6333.



Your trusted source for student loans

All loans subject to credit approval. The interest rate is set at the time you choose repayment terms and cannot be changed. Borrower benefit terms and conditions are subject to change without notice.

FSA ANNOUNCES NEW ID TO REPLACE PIN

In spring 2015, the U.S. Department of Education's Office of Federal Student Aid (FSA) will implement a new login process for student and borrower-based websites, including FAFSA on the Web, NSLDS® Student Access, StudentLoans.gov, StudentAid.gov, and the TEACH Grant website.

The new FSA ID, which will be comprised of a user-selected username and password, will replace the current four-digit PIN. Students, parents, and borrowers will authenticate their identity to access their federal student aid information. Per FSA:

- The new ID will be a single sign-on process for most of their systems.
- This change will eliminate the need for individuals to enter personal identifiers (Social Security number, name, and date of birth) when accessing Federal Student Aid's systems. This change will comply with new security requirements and industry best practices.
- FSA is working to ensure the transition from the FSA PIN to the FSA ID is as seamless as possible. Existing users will be able to link their PIN information to the FSA ID.
- This change will not impact the FSA User ID log in process that is currently in place for financial aid professionals.

For more information, check out <http://www.ifap.ed.gov/ifap/>

DROPPING BACK IN

Did you catch Dropping Back In, the uplifting, four-part documentary series which aired on KET in October? Each episode features former dropouts telling their inspirational personal stories, profiles of vibrant institutions and organizations that are forging innovative solutions, and leading experts discussing key issues. You can view the first three episodes online at KET.org. Episode 4 will be available soon.

Be sure to visit the Dropping Back In [website](#), where you will find more info about the series and related resources. Dropping Back In is part of the national American Graduate initiative from the Center for Public Broadcasting.



SOMERSET JUNIOR WINS SCHOLARSHIP

McGregor N. Scott II, a junior at Somerset Christian School, is the winner of the “Promote Your School” essay contest sponsored by KHEAA. He earned a \$500 college scholarship and the opportunity for his school to be featured in future college planning materials published by KHEAA.

The contest, held annually since 2003, was open to all rising Kentucky high school juniors. Judges said his essay was “well-written, with a clear message” of civic participation. “Don’t take from your community,” Scott wrote. “Give back.” His advice, judges said, was both insightful and helpful. “Good lessons not only for college, but for life,” one judge said.



McGregor N. Scott II and Dr. Carl Rollins

KHEAA Chief Executive Officer, Carl Rollins, awarded Scott with a plaque on Thursday, Sept. 11, at his school, where he has a 4.1 GPA. He is president of Somerset Christian’s Science, Technology, Engineering and Math club and is on the academic, soccer and baseball teams.

Principal John Hale also accepted a plaque honoring Somerset Christian as the Kentucky 2015 Model School for being featured in upcoming marketing materials.

Scott and other Somerset Christian students will participate in a photo shoot at the school. The pictures will be used by KHEAA in free college planning guides for high school students, as well as posters, brochures and other publications.

ICE ICE, BABY

Speaking of Carl Rollins, our CEO recently participated in the ALS Ice Bucket Challenge. By the looks of it, our marketing representative, Chester Priest, enjoyed it very much too!



KHEAA VERIFY

If verification is causing you frustrations, talk with us. We're the pros on getting verifications completed for you.

When you sign up for KHEAA Verify, our specially trained and professional staff will conduct all the verification chores for you, leaving your staff to focus on other important tasks. Frustrated students and overworked staff could be a thing of the past!

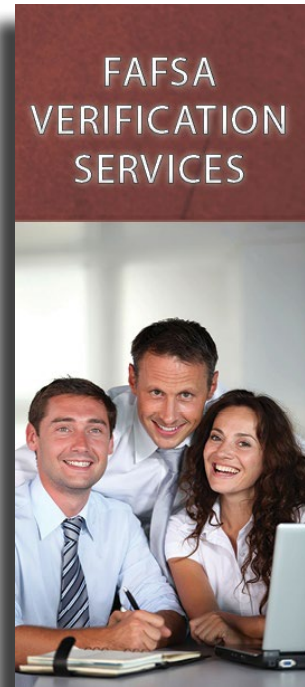
Our verification process is easy to use. You send us the file of students needing to be verified, regardless of the level of verification required, and we do the rest.

KHEAA staff will contact the students on your behalf, advising them of what is needed and how to supply the documentation. The students upload the data using a secure student portal. We'll follow up with the students if additional information is required. Once verification is complete, we will submit the changes to CPS.

At any time during the process, you can monitor our progress via MyKHEAA (formerly Zip Access), which gives you full control over the process and ensures your students' verification needs are met.

Benefits of using KHEAA Verify

- Electronic process
- Online archival of verification forms and processes
- Reduced workload for you
- Increased efficiency and productivity
- Lower administration costs
- Compliance with federal regulations
- Personalized customer service
- Verification conducted by experience staff
- Inexpensive
- Easy to use



To receive pricing details or more information on KHEAA Verify, please contact your KHEAA marketing representative at 1.888.678.4625 or marketing@kheaa.com

GET HELP WITH YOUR DEFAULT RATE

When you saw your institution's official CDR rate, did it stress you out? If so, then call us.

KHEAA's Cohort Default Management Services will help get that rate down. KHEAA will work with you to determine your goals, then put a strategy in place to make it happen. Our staff does all the work, your students get the assistance they need, and you get peace of mind.

We offer three types of services from which to choose:

- **Early Intervention** reaches out to your students who will soon enter repayment through graduating, withdrawing or dropping below part-time status.
- **Default Prevention** contacts borrowers in your cohort who are delinquent but not yet in default. These borrowers are counseled on their repayment, deferment and forbearance options.
- **Student Transition Service** provides customized email messages and videos geared to students at critical times during their college career.

You can choose one, two or all three to get the best fit for your school.

High Praise

"Just wanted to give a heartfelt thank you for taking the time to travel here from Frankfort. I am confident that with your experience and knowledge, we are in good hands working with KHEAA. I am very appreciative that you are putting the extra resources and staff time to help at this critical juncture."

Colleen Seltz, Director of Financial Aid, Somerset Community College

"We are extremely happy with the level of commitment and service we have received from KHEAA's Cohort Management Service and pleased with the positive results."

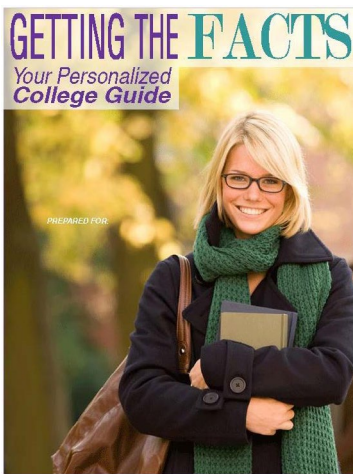
Cindy Entrekin, Director of Financial Aid,
Central Alabama Community College



**To learn more about our
Cohort Default
Management Service
and how it can help you
and your students:**

- Call 1.888.678.4625
- Email marketing@kheaa.com

GETTING THE FACTS



Kentucky students and their families can get a free, personalized “Getting the Facts” report to help them choose the right college. The report is provided by KHEAA, and was previously known as the “College Cost and Planning Report.”

“Getting the Facts” provides estimates of how much the family can expect to spend and how much financial aid the student may receive. Students can get estimates for up to six colleges across the United States.

To get their free report, students must log into or set up a MyKHEAA account at www.kheaa.com. They should then select their state of residence, enter the date they expect to graduate from high school and click on the “Getting the Facts” link.

Students and parents must provide information about estimated income and assets, and students must provide their Social Security number to set up a MyKHEAA account. For more information, call a member of the KHEAA College Access Team at 800-928-8926.

IPAD GIVEAWAY

Each quarter KHEAA hosts an iPad giveaway on Facebook. The next contest is in November and runs from 12 a.m. on November 1 through 12 a.m. on December 1.

To enter, a Kentuckian must click on the orange graduate icon on the [KHEAA Facebook](#) page, answer one question about college, and “like” KHEAA on Facebook. Only Kentucky residents are eligible. Prior winners are not eligible. KHEAA will not share or sell any personal information to a third party.



The September 2014 contest winner is Darlene Hale of Corbin, Ky.

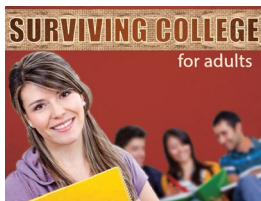
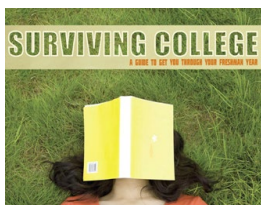
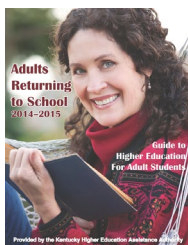
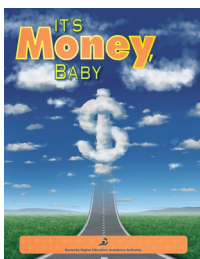
PUBLICATIONS — UPDATED FOR 2014/2015

KHEAA and KHESLC provide a wide variety of publications to help you and your students.

Most publications can be ordered from our website, although some are online versions only. The items below can be ordered [here](#).

LIMITED SUPPLY AVAILABLE!

Contact your KHEAA or KHESLC marketing representative or email Eleanor Kley at ekley@kheaa.com to order our posters and calendars.



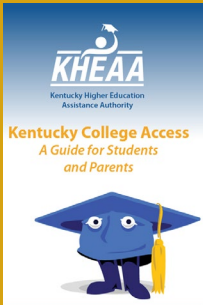
The following brochures can be ordered [here](#):



STAY CONNECTED

Download KHEAA's free Kentucky College Access mobile app.

- iPhone/iPad: (App Store>Search Store>KHEAA)
- Android: (Google Play store>KHEAA)



More ways for your students to get financial aid, scholarship and money tips!



Like us!

Follow us!

[@kheaa](http://www.twitter.com)

[@kheslc](http://www.twitter.com)

facebook.com/kheaa
facebook.com/kheslc

Know anyone in your office who would like to subscribe to **KHEAAPartners**?

KHEAAPartners is an electronic mailing list designed to communicate important messages and information electronically with our industry partners.

[Sign up here.](#)

Mark Your Calendar

- Oct. 28 to Nov. 20. KASFAA High School Counselor workshops. Nine sessions will be held throughout the state. Details [here](#).
- Nov. 11. KHEAA and KHESLC offices will be closed for Veterans Day.
- Nov. 11–14. OASFAA Fall Conference. Renaissance Hotel, Columbus, Ohio. [More info](#).
- Nov. 21. NASFAA training workshop, held at KHEAA in Frankfort. [Details](#).
- Nov. 27–28. KHEAA and KHESLC offices will be closed for Thanksgiving.
- Dec. 25–26. KHEAA and KHESLC offices will be closed for Christmas.
- Jan. 1–2. KHEAA and KHESLC offices will be closed for New Year's.
- 2015 conferences:

Jan.29–30	ISFAA Winter Conference	Marriott North, Indianapolis
Feb. 22–25	SASFAA Annual Conference	Peabody Hotel, Memphis
April 12–15	SCASFAA Annual Conference	Greenville, S.C.
April 12–15	NCASFAA Annual Conference	Wrightsville Beach, N.C.
April 15–17	KASFAA Annual Conference	Lexington, Ky.
April 28–May 1	AASFAA Annual Conference	Auburn, Ala.
April 26–29	TASFAA Annual Conference	Murfreesboro, Tenn.
May 3–6	VASFAA Annual Conference	Norfolk, Va.
May 19–22	MASFAA Annual Conference	Biloxi, Miss.
May 19–22	FASFAA Annual Conference	St. Augustine, Fla.
May 20–22	GASFAA Annual Conference	Peachtree City, Ga.

Educational Quote:

You can never be overdressed or overeducated.
- Oscar Wilde