In This Issue

PIN CHANGES TO FSA ID  2
MARKETING HIGHLIGHT  3
LEGISLATIVE UPDATES  4-6
KET LEGISLATIVE APP  7
STATE GRANT AWARDS  7
TIPS FOR STUDENTS – SCHOLARSHIPS  8-9
“PROMOTE YOUR SCHOOL” CONTEST  9
ADVANTAGE LOANS  10
SCHOLARNET®  11

MILITARY AND VETERANS  12
iPAD WINNER  13
SPOTLIGHT ON KENTUCKY  13
KHEAA VERIFY  14
COHORT DEFAULT  15
MANAGEMENT SERVICES  15
ORDER PUBLICATIONS  16
STAYING CONNECTED  17
EVENTS CALENDAR  18
On May 10, the U.S. Department of Education's Office of Federal Student Aid (FSA) is scheduled to implement a new log-in process for student and borrower websites, including FAFSA on the Web, NSLDS® Student Access, studentloans.gov, studentaid.gov, and the TEACH Grant website.

The new FSA ID, which will require 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. According to FSA:

- The new ID will be a single sign-on process for most of their systems.
- The change will mean people don’t have to enter personal identifiers (Social Security number, name, and date of birth) when accessing Federal Student Aid systems. The change will comply with new security requirements and industry best practices.
- Existing users will be able to link their PIN information to the FSA ID.
- The change will not affect the FSA User ID log-in process for financial aid professionals.


**Updated timeline for implementation:**

FSA will post an announcement about the FSA ID on each impacted website before the implementation date, which is currently listed as May 10. The announcement will introduce the FSA ID to users, but no action will be required before the change.

FSA will also create a new page on studentaid.gov that provides additional information about the transition. Once the FSA ID is implemented, users who visit the PIN website will automatically be redirected to this page.

After implementation, users who arrive at the impacted websites will be directed to a link to register for their new FSA ID. The registration process should take less than seven minutes.

[Updates](#)
Ron Sweeney, Marketing Manager

Ron Sweeney joined KHEAA in May 2003 in the business development and marketing area as the marketing manager. He works with institutions in Mississippi, Tennessee, Alabama, and other states in the region as needed, providing services offered by KHEAA and KHESLC.

Before joining KHEAA, Ron was the director of admissions and records/financial aid officer at Northeast Mississippi Community College for 26 years, during which time the college experienced record enrollments. He has held leadership positions in both admissions and financial aid professional organizations, served as Mississippi’s MASFAA president in 1985, and was awarded the “Professional of the Year Award” in 2001.

Prior to his college work, Ron was a high school teacher, assistant principal, coach and guidance counselor. Ron lives in Booneville, Mississippi, and is active in community and church activities.

Ron is a graduate of Mississippi State University, in Starkville, where he received his bachelor of science in social studies, graduate degrees in guidance and counseling and an advanced degree in educational psychology.

He is honored to represent KHEAA in his service area. Contact Ron at rsweeney@kheaa.com

Your Opinion Matters

Do you have a subject you would like to see addressed in the KHEAA Advisor? If so, please send it to Eleanor Kley at ekley@kheaa.com

Our cover photo this month is of springtime in Ashland’s Central Park, provided by the Ashland Convention and Visitors Bureau.
Two KHEAA-proposed bills approved

KHEAA proposed three agency bills for the 2015 Kentucky General Assembly Regular Session: HB 232, sponsored by Representative Rocky Adkins (Sandy Hook); HB 260, sponsored by Representative James Kay (Versailles); and HB 303, sponsored by Representative Tanya Pullin (South Shore).

HB 232 is a housekeeping bill for the new Craft Academy for Excellence in Science and Mathematics at Morehead State University. Like the Gatton Academy at WKU, Craft is a dual-credit residential high school for academically exceptional Kentucky students. The academy is scheduled to open in August, and the bill made Craft students eligible to earn Kentucky Educational Excellence Scholarship (KEES) awards and allows the academy to issue high school diplomas.

HB 260 modified existing language to expand funding opportunities for KHEAA. Many private charitable foundations and grant opportunities that align with KHEAA’s college access outreach and financial literacy programs will only donate to IRS-designated 501 (c)(3) entities. With 501 (c)(3) status, KHEAA can pursue more funding opportunities for its services and activities, as well as funding for grants, scholarships and student loan forgiveness programs.

HB 303 would have made tax exempt any contributions to the Kentucky Education Savings Plan Trust, the state-sponsored 529 college savings plan. A tax deduction will encourage more families to save for college and reduce reliance on student loans and other financial aid. While this bill did not receive a committee hearing this session, KHEAA will present the issue to a joint House and Senate interim committee and will resubmit the bill in the 2016 budget session.
One other financial aid related bill passed, HB 268, sponsored by Representative Jeffery Donohue (Fairdale). Fairdale High School in Louisville is the first high school in Kentucky to adopt the Cambridge Advanced International program, similar to the International Baccalaureate Program. This bill lets students who are eligible the federal free and reduced-priced lunch benefits and who achieve passing scores on the Cambridge program to earn KEES bonus awards.

According to Dr. Carl Rollins, two bills that would have been very disruptive to the KEES program did not pass.

SB 110 and HB 265 contained identical language to allow high school juniors and seniors to use KEES awards for dual credit courses while still in high school. The awards used in high school would then be deducted from students’ KEES awards when attending college.

Rollins said that the problem with this proposal is that some students go out of state to college, attend colleges not eligible for KEES, or do not go to college at all.

KHEAA estimated that the proposal would cost an additional $12 million in the first year and roughly $20 million each year following. If the additional cost is not funded by the General Assembly, all KEES awards, including those for students who do not participate in dual credit coursework, would have to be reduced to accommodate the proposed change.

Rollins said that dual credit courses are important and that KHEAA will work with the General Assembly in the 2016 budget session to designate a separate funding source to assist with the cost of providing this opportunity. However, KEES and other existing financial aid programs are not the appropriate source for that funding.
On the federal level

The 114th Congress has been busy in the first few months, with more action on higher education and student financial aid to come as the government looks to reauthorize the Higher Education Act. So far, one bill has passed the House: HR 529, which amends the Internal Revenue Code of 1986 to improve 529 plans. This bill primarily allows the purchase of computer or peripheral equipment, computer software or Internet access to be an eligible expense. It also lets students who withdraw from school invest their refund back into a 529 plan without tax consequences. A Senate companion bill, S 335, is expected to be heard in the Committee on Health, Education, Labor and Pensions (HELP) and receive a full Senate vote before the end of the calendar year.

Many more issues and legislative proposals will continue to be discussed by HELP and the House Education and the Workforce committees, including FAFSA simplification, student loan repayment simplification, gainful employment regulations and financial literacy.

If you have any questions or concerns about state or federal issues, please contact Erin Klarer, Vice President of Government Relations at eklarer@kheaa.com or 502-696-7442.

Photo courtesy of the U.S. House Education and the Workforce Committee
State Grants Awarded for 2015–2016

KHEAA awarded state grant funds for the 2015–2016 academic year on March 26. Funding for both the College Access Program (CAP) Grant and the Kentucky Tuition Grant (KTG) programs has been exhausted.

However, funds were awarded to later dates than originally forecast because significantly fewer students filed FAFSAs for the upcoming year.

The last transaction date for CAP awards was March 9, the last for KTG awards March 16.
Many websites have large databases that allow users to find scholarships based on the criteria input. Advise students to be careful of any sites requiring them to register or pay for the scholarship search, since most information about scholarships is available for free.

Advise your students to:

- Use the free [Federal Student Aid Scholarship Search](#).
- Explore the [Kentucky](#) and [Alabama](#) versions of Affording Higher Education to locate financial aid programs for Kentucky and Alabama students.
- Talk with a financial aid advisor at your college or university.
- Attend free financial aid workshops offered by high schools and local colleges.
- Not to confuse those free workshops with “free” ones offered by companies, often at local hotel conference rooms. The “free” part is a ploy to get students and their parents to sign up for expensive consultant services.

KHEAA administers many of the scholarships and grants that are specific to Kentucky, including:

**Early Childhood Development Scholarship**
Kentucky’s child care providers may be eligible for this scholarship to further their college education. Recipients must be working toward an associate’s or bachelor’s degree in early childhood education or other approved credential. The application deadline for summer classes is April 15. The deadline for fall classes is July 15.

**Kentucky Coal County College Completion Scholarship**
May 1 is the deadline to apply for this scholarship, which helps residents of the state’s coal-producing counties complete a bachelor’s degree.

Residents of these counties are eligible for the 2015–16 scholarship: Bell, Boyd, Breathitt, Clay, Daviess, Elliott, Floyd, Hancock, Harlan, Henderson, Hopkins, Jackson, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Letcher, Magoffin, Martin, McLean, Menifee, Morgan, Muhlenberg, Ohio, Owsley, Perry, Pike, Pulaski, Rockcastle, Union, Webster, Whitley and Wolfe.

The award amounts are based on whether the college or university is located in a coal-producing county. Scholarships are awarded on a first-come, first-served basis according to the date the FAFSA was submitted.
Mary Jo Young Scholarship
Kentucky high school juniors and seniors have until May 15 to apply for a scholarship to help pay for dual credit classes taken at a Kentucky college or university. Funds will provide assistance with tuition and textbook expenses for up to two classes each semester. Scholarships can only be used in the fall and spring semesters.

For more information and application requirements, go to the KHEAA-Administered Programs section of kheaa.com.

"Promote Your School" Scholarship Contest
A rising junior at one of Kentucky’s public or private high schools will win a $500 scholarship and a photo shoot at his or her school through this scholarship contest, sponsored by KHEAA. The deadline for submissions is May 31.

To enter, the student must submit an essay about one of these subjects:
• What my aspiration for my generation is.
• How I am preparing for my future.
• How my education plans will affect my community.
• What a middle school student should do in high school to prepare for college.

The student must be a junior during the 2015–2016 school year. Photos from the winning school will be used in KHEAA publications and on KHEAA websites. Click here for more information and for submission requirements.
Help your students get started.

- [advantageeducationloan.com](http://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 that 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](mailto:mgeraci@kheaa.com).

Order Publications for your office and your students.

Contact your marketing representative at 1.888.678.4625 or [marketing@kheaa.com](mailto:marketing@kheaa.com) for a supply of the following:

- Advantage Loan brochures and flyers
- Comparison chart flyers:  
  – Advantage Loans vs. federal loans  
  – Advantage Loans vs. other private loans

**FIXED interest rates, as low as 4.95%, won’t exceed 7.59%.**
Advantage Education Loans for students and parents can now be certified through the Great Lakes ScholarNet® program and disbursed through Great Lakes’ Central Disbursement Service.

If you would like to arrange to process Advantage Education Loans via ScholarNet, please call 800.988.6333 or email advantageloans@kheslc.com.

Certify and Disburse
When you can certify and receive funds through one source, it’s easier and faster to get students their pending funds.

Advantage Education Loans are state-based loans to help students pay up to 100% of their education expenses. Parents can also borrow money to help pay their child’s college-related expenses.

Get Started
To learn more about the Advantage Education Loan, please call 800.988.6333 or email marketing@kheaa.com.

To learn more about Great Lakes’ ScholarNet program and its Central Disbursement Service, please call 888.686.6919 or email clientservices@glhec.org.
**Military and Veterans**

KHEAA’s [website](#) has an abundance of information about financial aid for military personnel, their spouses and children, and veterans of the Armed Forces and National Guard.

Members of the Kentucky National Guard may be eligible for Kentucky’s state-sponsored programs as well as federal aid.

### Common Types of Military Education Benefits

<table>
<thead>
<tr>
<th><strong>Tuition Assistance</strong></th>
<th>Pays the cost of tuition and some fees and is available for nearly all members of the Armed Forces. It provides a maximum of $4,500 per fiscal year. Each branch of the service sets its own criteria and benefits.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Top-Up Tuition Assistance</strong></td>
<td>Supplements other programs for members of the Armed Forces who have been approved for tuition assistance and who are eligible for Montgomery GI Bill (MGIB) Active Duty benefits. The maximum is the amount for the same course if MGIB benefits were being used.</td>
</tr>
<tr>
<td><strong>Montgomery GI Bill Active Duty and Veterans</strong></td>
<td>Montgomery GI Bill Active Duty and Veterans: Provides up to 36 months (four regular school years) of education benefits to eligible active duty personnel and veterans. Active duty personnel must have served at least two years on active duty. Veterans’ benefits based on enlistment day and length of time served on active duty. Pays up to $1,368 per month for full-time attendance, with benefits ending 10 years from the date of last discharge or release from active duty.</td>
</tr>
<tr>
<td><strong>Post 9/11 GI Bill</strong></td>
<td>Provides up to 36 months of education benefits to eligible active duty personnel and veterans who served at least 90 days on active duty since Sept. 10, 2001. Pays tuition and fees and provides housing and book stipends. Amounts based on number of days on active duty. Benefits can be transferred to a spouse or other family member.</td>
</tr>
<tr>
<td><strong>Federal student aid</strong></td>
<td>Provides grants and loans to help pay college costs for U.S. citizens and eligible non-citizens. Most are need-based, with amounts depending on income and assets. Amounts may also vary depending on year in college.</td>
</tr>
<tr>
<td><strong>State student aid</strong></td>
<td>Provides scholarships, grants and loans to help pay college costs. Generally limited to residents of the state. Eligibility criteria and amounts vary widely.</td>
</tr>
<tr>
<td><strong>Scholarships</strong></td>
<td>Provide free help. Criteria and amounts vary by scholarship.</td>
</tr>
</tbody>
</table>
IPAD WINNER FROM BRANDENBURG

Brandenburg resident Sharon Popham is the winner of the February 2015 iPad giveaway from KHEAA.

The contest was open to Kentucky residents who “liked” the KHEAA Facebook page, online at www.facebook.com/KHEAA and answered a question about college.

KHEAA outreach counselor, Toni Wiley, presented Popham with the iPad at the Meade County Public Library on March 10.

KHEAA plans to hold another iPad giveaway in May.

SPOTLIGHT ON KENTUCKY: QUILTS

Sure, you’ve seen a painted quilt square when passing a barn here and there. Did you know it’s a state-wide and country-wide phenomenon though? “Quilt trails” can be found in over 60 Kentucky counties, with some counties having close to 100 displays.

Most quilt trails are modeled after the original founded in Adams County, Ohio, in 2001 by Donna Sue Groves. She wanted to honor her mother, a noted quilter, with a painted quilt square on the family’s barn.

Links to more information:
Kentucky Arts Council - Kentucky Quilt Trails
Tour Southern & Eastern Kentucky
Suzi Parron’s Barn Quilt Info

If you’d like to know more about the warm and fuzzy quilt variety – for your bed, that is – check out the National Quilt Museum in Paducah.

Photo: Francis Romer, July 2006.
Pattern: Delectable Mountain.
Location: Carter County. On KY 2, south of junction KY 2 and KY182 by 1.3 miles on the east side of the road.
KHEAA VERIFY

Now is the time to plan for next semester’s FAFSA Verifications. KHEAA will handle your verification needs, allowing your staff to focus on other pressing matters in the office. And best of all, you can award your students’ financial aid promptly.

Our verification process is easy to use.

- You send us student files needing to be verified.
- KHEAA staff contacts the students on your behalf.
- Students upload data using a secure student portal.
- We follow up with students who need to submit additional information.
- Once verification is complete, we submit 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 between you and KHEAA
- 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 experienced staff
- Inexpensive
- Easy to use
- Plus a 100% online process for students

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
Were your FY2012 draft cohort default rates what you expected? KHEAA can help you lower your CDR and get your student borrowers back on track.

If you don’t have KHEAA’s Cohort Default Management Services yet, call for a presentation. We offer three types of services from which to choose. Pick one, two or all three to get the best fit for your school.

- **Student Transition Service** provides customized email messages and videos geared to students at critical times during their college career.

- **Early Intervention** reaches out to your students who will soon enter repayment through graduating, withdrawing or dropping below half-time status.

- **Default Prevention** contacts borrowers in your cohort. These borrowers are counseled on their repayment, deferment and forbearance options.

**Great Results**

KHEAA has a strong history of resolving delinquencies within its own portfolio and for institutions having Cohort Default Management Services’ contracts.

Since providing Cohort Default Management Services, KHEAA has been successful in resolving 60.42% of delinquencies for two-year community and technical institutions and 73.86% for four-year public and private institutions, with an overall resolution rate for all institution types of 62.05%.

**Imagine what we can do for you!**

Learn how our Cohort Default Management Service can help you and your students:

- Call 1.888.678.4625
- Email marketing@kheaa.com
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](#).

Contact your KHEAA or KHESLC marketing representative or email Eleanor Kley at [ekley@kheaa.com](mailto:ekley@kheaa.com) to order these items.

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

www.twitter.com
@kheaa
@kheslc

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 with our industry partners.

Sign up here
• April 3. KHEAA and KHESLC offices will be closed a half day for Good Friday.
• April 4 & 6. NCAA Division 1 Men’s Basketball Finals. Indianapolis.
• April 5 & 7. NCAA Division 1 Women’s Basketball Finals. Tampa. Details on all sports.
• May 10. FSA ID scheduled to be implemented. More details.
• May 25. KHEAA and KHESLC offices will be closed for Memorial Day.
• June 5–7. Special Olympics Kentucky State Summer Games. EKU, Richmond. Info.
• July 3. KHEAA and KHESLC offices will be closed for Independence Day.
• 2015 conferences:
  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.

The Quarterly Quote for The Year of the Goat

Just like a mountain goat climbing very steep and dangerous land to lick salt from the rocks, man also should take high risks to get what he wants!
- Mehmet Murat İldan

Happiness isn’t happiness without a violin-playing goat!
- Julia Roberts referencing “The Bride” by Marc Chagall, featured in the movie “Notting Hill”