

KHEAA Advisor

Simplifying the process.

Volume 7 Issue 4 Summer 2016



Lighthouse Landing, Kentucky Lake. Photo credit kentuckytourism.com

In This Issue

NEW! No fees

Advantage Refinance Loans	2	Help for your CDR	8
Advantage Education Loans	3	Department of Education Info	9
Dual Credit Scholarship	4	State Fair Time	10
Liberal Arts Colleges' Challenges	5	Win an iPad!	10
KHEAA Verify	6	KHEAA Program Regulations	11
Staff Highlight	7	Order Publications	12
ULifeline	7	Staying Connected	13
		Events Calendar	14



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Advantage Refinance Loan

Advantage Refinance Loans are now available for borrowers who want to refinance or consolidate their student loans using our **FIXED** interest rates.

They can roll any of their federal and private student loans into one convenient loan, save on interest charges and get out of debt faster.

The **Advantage Refinance Loan** offers:

- **FIXED interest rates starting at 3.99%**
- **NO FEES**
- 0.5% Interest rate reduction, using autopay service
- No prepayment penalty
- Flexible loan terms of 10, 15, 20 or 25 years
- Cosigner release
- Death and disability benefit
- One convenient monthly payment

Student borrowers may refinance/consolidate their education loans and any parent loans for which they are the benefitting student. Parents may refinance/consolidate their own student loans and any parent loans they have taken out for their children.

KHESLC reserves the right to modify or discontinue loan features or benefits or to discontinue loan programs at any time without notice.

Eligible Loans

Any school-certified education loans:

- Private education loans
- Parent/Grad PLUS loans
- Federal Direct loans
- Federal Stafford loans
- Perkins loans



Contact your marketing representative, call 1.888.678.4625 or email marketing@kheaa.com to:

- Help your students to get started
- Add Advantage Education Loan products to
 - Great Lakes Fast Choice
 - ELM Select
- Order brochures, flyers and comparison charts
- Get info on all KHEAA/KHESLC products

Advantage Loans for Parents & Students

Regardless of where the student lives or goes to school, there are

NO FEES on any Advantage Education Loan option.

The FIXED interest rates have lowered again! Now as low as 4.45%!

Immediate Repayment – Principal Plus Interest

- 4.45% to 7.09% FIXED interest rate
- No fees
- Student status can be less than half-time enrollment
- 0.5% Interest rate reduction for using our autopay service
- Repayment begins as soon as the loan is fully disbursed

Immediate Repayment – Interest Only

- 5.09% to 7.09% FIXED interest rate
- No fees
- Student must have at least a half-time enrollment status
- 0.5% Interest rate reduction for using our autopay service
- Interest payments begin as soon as the loan is fully disbursed
- Full repayment begins six months after the student leaves school or drops below half-time status

Postponed Repayment

- 5.99% to 7.59% FIXED interest rate
- No fees
- Student must have at least a half-time enrollment status
- 0.5% Interest rate reduction for using our autopay service
- Repayment begins six months after the student leaves school or drops below half-time status



Once a loan is disbursed, the repayment plan selected during the application process cannot be changed. An extended loan term and graduated repayment are still options though.

The FIXED interest rate is based on the repayment plan selected, the borrower's credit history and other factors. Applying with a creditworthy cosigner may help a borrower qualify and/or receive a lower FIXED rate.

KHESLC reserves the right to modify or discontinue loan features or benefits or to discontinue loan programs at any time without notice.

We recommend students maximize scholarships, grants and federal loans before applying for a private loan.



Dual Credit Scholarship Program

Students at Kentucky's public high schools can take advantage of a new dual credit scholarship during the 2016-2017 school year. Dual credit allows students to earn high school and college credit for passing classes offered by colleges.

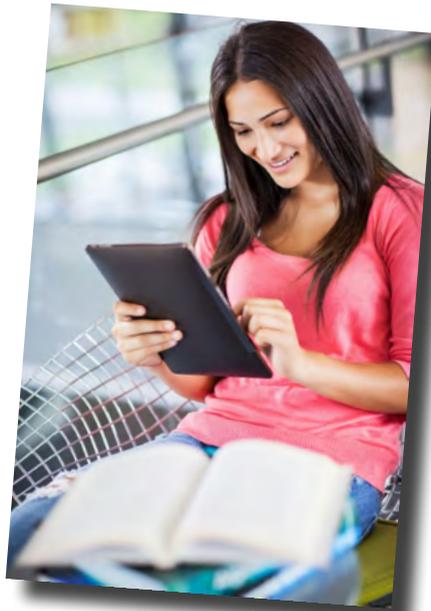
The new scholarship provides \$52 per credit hour for up to two dual credit classes taken at a Kentucky college during the school year. That is the highest rate participating colleges can charge for classes under the program. A student can use the scholarship for no more than nine credit hours.

Students can use the scholarship for general college classes and for career and technical courses. Career and technical courses must be in a state-approved pathway that leads to a credential recognized by an industry.

To be eligible for the scholarship, a student must be a Kentucky resident. Eligible students must also complete a 30-minute college success counseling session available through their high schools.

No application is necessary for the scholarship. Public school districts will pay the course costs for recipients through funds provided by KHEAA. Students must still enroll through the college's regular admissions process.

Additional information [here](#).



Challenges Facing Liberal Arts Colleges

In a recent Inside Higher Ed news article, “Angst and Hope for Liberal Arts Colleges,” Scott Jaschik highlights a few challenges facing liberal arts colleges in the U.S. — challenges such as their role, purpose and value, as well as their sustainability and viability as institutions. The information is based on discussions at a July 2016 conference: [Liberal Arts Illuminated](#). Videos have been uploaded [here](#).

A challenge facing many liberal arts college is the awarding of non-need-based aid. Could the school survive without it? Should the school cut some programs? Find ways to attract more students? What about non-traditional students?

Another issue highlighted is how liberal arts colleges can demonstrate their worth. How do they make a difference in students' lives and in the community? How can success be measured?

Join the discussion on insidehighered.com

Kentucky has 18 nonprofit, private, four-year colleges and universities that award bachelor's degrees in the liberal arts. They are:

Alice Lloyd College	Pippa Passes
Asbury University	Wilmore
Bellarmine University	Louisville
Berea College	Berea
Brescia University	Owensboro
Campbellsville University	Campbellsville
Centre College	Danville
Georgetown College	Georgetown
Kentucky Christian University	Grayson
Kentucky Wesleyan College	Owensboro
Lindsey Wilson College	Columbia
Midway University	Midway
*St. Catharine College	Springfield (closed July 2016)
Spalding University	Louisville
Thomas More College	Crestview Hills
Transylvania University	Lexington
Union College	Barbourville
University of the Cumberlands	Williamsburg
University of Pikeville	Pikeville

*Students who need a transcript from St. Catharine College can request one by email at transcripts@oppeace.org or by phone at (859) 336-9303.

KHEAA VERIFY – FAFSA Verification Services

KHEAA's FAFSA verification services follow your school's verification policies and procedures. Notifications, verification worksheets and reports are customized for your school.

As a full-service provider, we don't subcontract any portion of the verification process.

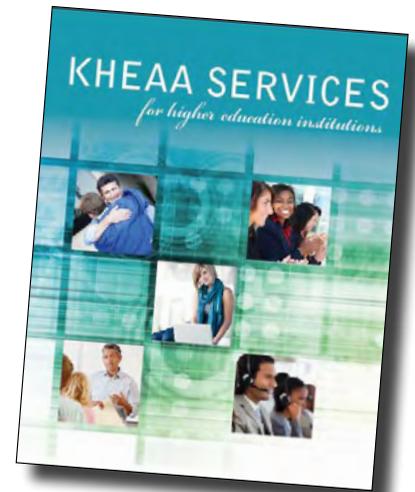
Contact us — we can help!

The right reasons to outsource

- Cost
- Quality
- Consistency
- Compliance with federal regulations
- Simplicity for families and your school
- Enhanced customer service

Benefits of using KHEAA Verify

- Lower administration costs
 - Reduced workload
 - Increased efficiency and productivity
 - Inexpensive
- Electronic process
 - Quick completion
 - Online archival of verification forms and processes
 - Easy to use
 - Fully compliant with federal regulations
- Personalized service
 - Student self-help options available 24/7
 - Individualized customer service support
 - Experienced staff – highly trained, educated professionals



Prior-Prior Year

Even with the new prior-prior year process, there's still a need for verification. Let us sort that out for you.

Learn how our KHEAA Verification can help you and your students:

- Call 1.888.678.4625
- Email marketing@kheaa.com

Imagine what we can do for you!

Highlight: KHEAA Staff



Elaine Brumback

Elaine Brumback **Director of Customer Care / Ombudsman**

Ms. Brumback is KHEAA's Ombudsman and has overall management responsibility for the Customer Care Department as well as KHEAA Verify. She has over 26 years of customer service and student loan management experience. She administers inquiry handling through the Customer Care Call Center, as well as other communication channels. She manages escalated inquiries from local, state and federal political leaders, and secures innovative technologies to better serve our customer base.

Ms. Brumback is a member of the United States Ombudsman Association and the International Ombudsman Association. She has a master's in conflict management and a bachelor's in computer science from Kentucky State University. Ms. Brumback is also a recipient of the NASFAA Professional Credential in Verification.

She can be contacted at ebrumback@kheaa.com or 502.696.7278.

ULIFELINE

[ULifeline](#) is an anonymous, confidential, online resource center where college students can be comfortable searching for the information they need and want regarding mental health and suicide prevention. ULifeline is available where college students seek information the most — at their fingertips on the Internet.

ULifeline and the sites below are funded by the Jed Foundation, a non-profit organization working to promote emotional health and prevent suicide among college and university students.

loveislouder.com thecampusprogram.org

lawlifeline.org halfopus.com

jedfoundation.org



Cohort Default Management Services

Schools are now facing higher cohort default rates. Why?

- An upswing in enrollment following the 2008 economic crisis
- The transition to the three-year cohort default rate
- The elimination of the role of guaranty agencies that supported schools with default aversion activities

KHEAA can help you lower your CDR and get your student borrowers back on track.

Services Offered

- 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 all borrowers in your cohort. These borrowers are counseled on their repayment, deferment and forbearance options. Special attention is given to borrowers who are reported late on payments. KHEAA continues to work with borrowers even after they have defaulted.

Great Results

KHEAA has a strong history of resolving delinquencies for institutions having Cohort Default Management Services contracts.

If you don't have KHEAA's Cohort Default Management Services, contact us for a presentation.

- Call 1.888.678.4625
- Email marketing@kheaa.com

I want to take time to say THANK YOU!!!! I know I personally could not have done this, and for that I am forever grateful! I look forward to continuing working with you.

– *Jennifer Wells, Financial Aid Director, Southcentral Kentucky Community and Technical College*

Since using KHEAA's Cohort Default Management Services, we have seen an increase in our resolution rate and a decrease in our delinquency rate! We are especially happy with how 2013 is closing and how 2014 is progressing.

– *Ryan Dulude, Assistant Director of Financial Aid, Community College of Vermont*

U.S. Department of Education Information

Senior Officials and Management in the U.S. Department of Education and Office of Postsecondary Education include:

John B. King Jr.	Secretary of Education
Ted Mitchell	Under Secretary
Lynn B. Mahaffie	Deputy Assistant Secretary for Policy, Planning and Innovation; Delegated the Duties of Assistant Secretary for Postsecondary Education
Dr. James T. Minor	Deputy Assistant Secretary for Higher Education Programs in the Office of Postsecondary Education

Quick Takes

FSA Quick Takes are short, focused training videos. [Login](#), then click this [link](#) to view them. Three new videos are now in the series:

- Basic Training I — Aid sources and types of programs
- Basic Training II — FAFSA, student eligibility and dependent/independent student status
- Basic Training III — FSA terminology and Title IV programs

Loan fees for Direct Loans

(First disbursement made after 9/30/16 and before 10/1/17.)

- Direct Subsidized Loans and Direct Unsubsidized Loans, 1.069%
- Direct PLUS Loans (for both parent borrowers and graduate and professional student borrowers), 4.276%.

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

KHEAAPartners is an electronic mailing list that allows KHEAA to communicate important messages and information with our industry partners.

[*Sign up here*](#)

Kentucky State Fair Exhibit

We'll be back at the fair this year, August 18–28, with our College Info Road Show booth in the South Wing of the Kentucky Exposition Center.

The College Info Road Show is a mobile classroom sponsored by KHEAA.

At the fair, students and parents can find free college planning and financial aid materials and resources, including information about the new Oct. 1 opening date for FAFSA. KHEAA outreach staff will be on hand to answer questions from students, parents, school counselors and other college access providers.

While there, make sure to register for Kentucky Education Savings Plan Trust's \$1,000 529 savings account or deposit to be given away later in the year. Also learn how to enter our quarterly Facebook contest to win a free iPad.

Gates open at 7 a.m., exhibits at 9 a.m. [Kentucky State Fair Fact Sheet](#).

iPad Giveaway through KHEAA's Facebook Page

Congratulations to Jessalyn Conine of Williamsburg, who was the May winner of our iPad giveaway. The sweepstakes was held through KHEAA's Facebook page.

Kentucky residents have another chance to win a new iPad from KHEAA in a sweepstakes being held through Facebook in August. The contest runs from 12 a.m. on August 1 through 12 a.m. on September 1.

To enter, a Kentuckian must visit the [KHEAA Facebook page](#), click on the orange graduate icon and answer one question about college. KHEAA will not share or sell any personal information to a third party.

Prior winners are not eligible. The drawing will be held in early September, and the winner will be notified by email. The winner must respond by email within three calendar days to receive the iPad. If no response is received within three days, another winner will be drawn.

KHEAA Programs and Regulations

KHEAA administers the following Kentucky financial aid programs. This [web page](#) provides the links to the regulations covering these programs.

KEES Regulations

- 010 Definitions for 11 KAR Chapter 15
- 020 Student eligibility report
- 030 Dual enrollment under consortium agreement
- 040 Kentucky Educational Excellence Scholarship award determination procedure
- 050 Disbursement
- 060 Kentucky Educational Excellence Scholarship overpayment and refund and repayment procedure
- 070 Records and reports
- 080 High school reporting
- 090 Kentucky Educational Excellence Scholarship (KEES) Program

CAP/KTG Regulations

- 001 Definitions pertaining to 11 KAR Chapter 5
- 033 KTG student eligibility requirements
- 034 CAP grant student eligibility
- 036 Leveraging Educational Assistance Partnership Program and Special Leveraging Educational Assistance Partnership Program eligibility
- 110 Dual enrollment under consortium agreement
- 130 Student application
- 140 KTG award determination procedure
- 145 CAP grant award determination procedure
- 150 Notification of award
- 160 Disbursement procedures
- 170 Refund and repayment policy
- 180 Records and reports

KHEAA Work–Study Regulations

- 010 KHEAA Work Study Program

Teacher Scholarship Regulations

- 010 Teacher Loan Program
- 020 Deferment of teacher loans
- 030 Teacher scholarships
- 040 Deferment of teacher scholarship repayment

National Guard Tuition Award Program Regulations

- 010 National Guard Tuition Award Program

Osteopathic Medicine Scholarship Program (OMSP) Regulations

- 010 OMSP application process
- 020 OMSP award determination
- 030 OMSP disbursement process
- 040 OMSP overawards and refunds
- 050 OMSP recordkeeping requirements
- 060 OMSP application of payments
- 070 OMSP notifications
- 080 Deferment of OMSP repayment

Early Childhood Development Scholarship Program (ECDSP) Regulations

- 001 Definitions for 11 KAR Chapter 16
- 010 ECDSP applicant selection process
- 020 ECDSP disbursement process
- 030 ECDSP overawards and refunds
- 040 ECDSP recordkeeping requirements
- 050 ECDSP costs
- 060 ECDSP system of monetary incentives

Coal County Scholarship Program for Pharmacy Students

- 010 Coal County Scholarship Program for Pharmacy Students
- 020 Service cancellation and repayment of Coal County Pharmacy Scholarship
- 030 Deferment of Repayment of Coal County Scholarship for Pharmacy Students

Coal County College Completion Program

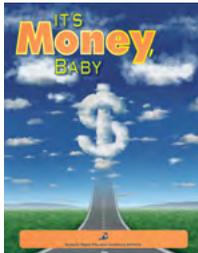
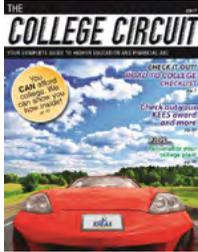
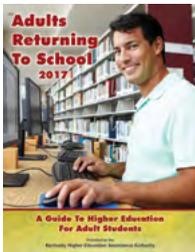
- 001 Definitions
- 010 Student Eligibility Requirements
- 020 Application and certification
- 030 Award determination procedure
- 040 Disbursement
- 050 Refunds and repayment
- 060 Records and reports
- 070 Dual enrollment under consortium agreement

Publications

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

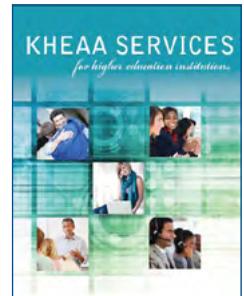
Most publications can be ordered from our website, although some are online versions only. The items below can be ordered [here](#).

Contact your KHEAA or KHESLC marketing representative or email Eleanor Kley at ekley@kheaa.com to order these for your office.



Overview of KHEAA Services

- Verification
- Cohort Default Management
- Advantage Loans



2016-2017
Advantage
Education Loan
academic-year
calendars

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



Advantage Education Loan Interest Rates
Advantage Education Loan - Student and Parent Services
Maximum Loan Amount: \$10,000 - \$100,000
Maximum Repayment Term: 10 years
Interest Rate: 5.00% - 8.00%
Annual Repayment Rate: \$100 - \$1,000
Annual Repayment Rate: \$1,000 - \$10,000: 5.00% - 6.00%
Annual Repayment Rate: \$10,000 - \$20,000: 6.00% - 7.00%
Annual Repayment Rate: \$20,000 - \$50,000: 7.00% - 8.00%
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Annual Repayment Rate: \$10,000,000,000,000,000,000,000,000,000 - \$20,000,000,000,000,000,000,000,000,000: 78.00% - 79.00%
Annual Repayment Rate: \$20,000,000,000,000,000,000,000,000,000 - \$50,000,000,000,000,000,000,000,000,000: 79.00% - 80.00%
Annual Repayment Rate: \$50,000,000,000,000,000,000,000,000,000 - \$100,000,000,000,000,000,000,000,000,000: 80.00% - 81.00%
Annual Repayment Rate: \$100,000,000,000,000,000,000,000,000,000 - \$200,000,000,000,000,000,000,000,000,000: 81.00% - 82.00%
Annual Repayment Rate: \$200,000,000,000,000,000,000,000,000,000 - \$500,000,000,000,000,000,000,000,000,000: 82.00% - 83.00%
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Annual Repayment Rate: \$1,000,000,000,000,000,000,000,000,000,000,000 - \$2,000,000,000,000,000,000,000,000,000,000,000: 93.00% - 94.00%
Annual Repayment Rate: \$2,000,000,000,000,000,000,000,000,000,000,000 - \$5,000,000,000,000,000,000,000,000,000,000,000: 94.00% - 95.00%
Annual Repayment Rate: \$5,000,000,000,000,000,000,000,000,000,000,000 - \$10,000,000,000,000,000,000,000,000,000,000,000: 95.00% - 96.00%
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Loan Amount	12 Months	24 Months	36 Months	48 Months	60 Months
\$1,000	\$84	\$42	\$28	\$21	\$16
\$2,000	\$168	\$84	\$56	\$42	\$32
\$3,000	\$252	\$126	\$84	\$63	\$48
\$4,000	\$336	\$168	\$112	\$84	\$64
\$5,000	\$420	\$210	\$140	\$105	\$80
\$6,000	\$504	\$252	\$168	\$126	\$96
\$7,000	\$588	\$294	\$196	\$147	\$112
\$8,000	\$672	\$336	\$224	\$168	\$128
\$9,000	\$756	\$378	\$252	\$189	\$144
\$10,000	\$840	\$420	\$280	\$210	\$160
\$11,000	\$924	\$462	\$308	\$231	\$176
\$12,000	\$1,008	\$504	\$336	\$252	\$192
\$13,000	\$1,092	\$546	\$364	\$273	\$208
\$14,000	\$1,176	\$588	\$392	\$294	\$224
\$15,000	\$1,260	\$630	\$420	\$315	\$240
\$16,000	\$1,344	\$672	\$448	\$336	\$256
\$17,000	\$1,428	\$714	\$476	\$357	\$272
\$18,000	\$1,512	\$756	\$504	\$378	\$288
\$19,000	\$1,596	\$798	\$532	\$399	\$304
\$20,000	\$1,680	\$840	\$560	\$420	\$320

Stay Connected

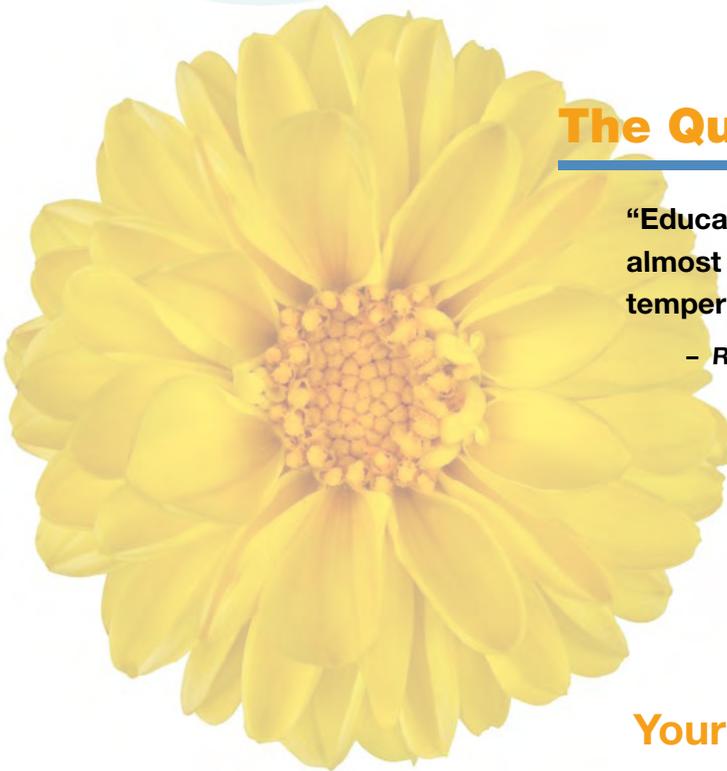
More ways for your students to get financial aid, scholarship and money tips!



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The Quarterly Quote

“Education is the ability to listen to almost anything without losing your temper or your self-confidence.”

– Robert Frost, American poet

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

Mark Your Calendar

- Aug. 18–28 [Kentucky State Fair](#) — We'll be there!
- Aug. 23 KHEAA [Board of Directors Meeting](#)
- Sept. 5 KHEAA and KHESLC offices — closed for Labor Day
- Oct. 18 KHEAA [Board of Directors Meeting](#)
- Nov. 8 KHEAA and KHESLC offices — closed for the Presidential Election
- Nov. 11 KHEAA and KHESLC offices — closed for Veterans Day
- Nov. 24–25 KHEAA and KHESLC offices — closed for Thanksgiving
- Dec. 23–26 KHEAA and KHESLC offices — closed for Christmas
- Dec. 30–Jan. 2 KHEAA and KHESLC offices — closed for New Year's

Fall Conferences

- Oct. 2–5 [Midwest Association \(MASFAA\) Annual Conference](#), Kansas City, MO
- Oct. 3–5 [Idaho \(IASFAA\) Fall Conference](#), Boise
- Oct. 5–7 [Texas \(TASFAA\) Fall Conference](#), Frisco
- Oct. 12–14 [Arkansas \(AASFAA\) Fall Conference](#), Hot Springs
- Oct. 12–14 [Kentucky \(KASFAA\) Fall Conference](#), Louisville
- Oct. 12–14 [Washington \(WFAA\) Fall Conference](#), Spokane
- Oct. 18–20 [New York \(NYSFAAA\) Fall Conference](#), Verona
- Oct. 19–21 [Louisiana \(LASFAA\) Fall Conference](#), Baton Rouge
- Oct. 23–26 [Rocky Mountain Association \(RMASFAA\) Annual Conference](#), Rapid City, SD
- Oct. 24–26 [Pennsylvania \(PASFAA\) Fall Conference](#), Hershey
- Oct. 26–28 [Iowa \(IASFAA\) Fall Conference](#), Sioux City
- Oct. 26–28 [SASFAA's 2016 Leadership Symposium](#), Orlando
- Nov. 2–4 [Ohio \(OASFAA\) Fall Conference](#), Columbus
- Nov. 2–4 [Wisconsin \(WASFAA\) Fall Conference](#), Milwaukee
- Nov. 6–8 [California \(CASFAA\) Fall Conference](#), Anaheim
- Nov. 7–9 [Delaware, District of Columbia, and Maryland Fall conference](#), Cambridge, MD
- Nov. 9–11 [Southwest Association \(SWASFAA\) Annual Conference](#), Oklahoma City
- Nov. 13–16 [North Carolina \(NCASFAA\) Fall Conference](#), Concord
- Nov. 17–18 [Massachusetts \(MASFAA\) Fall Conference](#), Southbridge
- Nov. 29–Dec. 2 [FSA Training Conference](#), Georgia World Congress Center, Atlanta
- Dec. 12–14 [Missouri \(MASFAP\) Fall Conference](#), Lake Ozark