



KHEAA ADVISOR

SIMPLIFYING THE PROCESS

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Staff Highlight



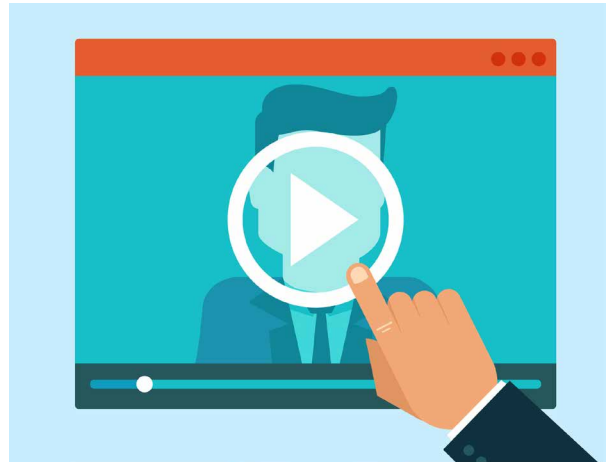
Gene Hutchins
Executive Director/CEO

As the newly named Executive Director/CEO, Gene Hutchins oversees KHEAA, KHESLC, the Kentucky Affordable Prepaid Tuition program, Kentucky Education

Savings Plan Trust and the Asset Resolution Corporation.

Hutchins joined KHEAA/KHESLC in November 2017 with 38 years of experience in postsecondary education and student assistance management. He was the Chief Financial Officer of the New Jersey Higher Education Assistance Authority for 22 years prior to joining KHEAA/KHESLC.

Hutchins has served as the Board Chair of the National Council of Higher Education Resources and is the Board Secretary of the Education Finance Council. Hutchins possesses the mission-driven vision and experience necessary to help KHEAA/KHESLC in the goals and objectives of helping Kentucky students and families achieve postsecondary education and success.



Recorded webinar on year-round Pell available

If you want more information about year-round Pell Grants, you can watch a recorded webinar narrated by David Bartnicki, a training officer for the U.S. Department of Education. The webinar, which lasts just over 1-1/2 hours, covers:

- Year-round Pell overview
- Unchanged Pell rules
- Changed Pell rules
- Policy examples
- Operation aspects of year-round Pell

The recording can be found at:
<http://fsatraining.info/course/view.php?id=107§ion=3>

FSA updates its e-training website

Federal Student Aide updated its e-training website on July 1. The site provides enhanced navigation and a more intuitive approach to online learning.

New Features:

Learning Tracks

Because aid administrators have limited time for online training, the site lets users access specific learning tracks instead of offering a lengthy comprehensive course. The learning tracks target Title IV programs and subjects in shorter modules.

Dashboards

A new link to your own personal dashboard will:

- display courses you have taken
- courses you are enrolled in
- a record of learning
- learning plans that you or your supervisor develop

Search Function

Learners can search for courses by typing a subject or topic into a search tool.

Fundamentals Workshops

A real-time display for current workshops will provide a summary of locations, seats available and waitlist levels to help you with your training plans.

AskRegs Knowledgebase

Answers:

Can we reallocate subsidized and unsubsidized Direct Loan amounts after the academic year ends?



According to guidance NASFAA has received from the Department of Education, a school cannot increase a Direct Loan after the period of enrollment/loan period is over. You are able to reduce a subsidized or unsubsidized loan amount after the loan period ends. To see the full answer to this question and to search for more on reallocating loan amounts and search for answers to your other pressing regulatory and compliance questions, visit NASFAA's [AskRegs Knowledgebase](#).

School Highlight



Bryan Erslan, Director of Student Financial Assistance, Eastern Kentucky University, chose financial assistance as a career to get off the road recruiting as an admissions counselor. He has

stayed in this profession because of the satisfaction of seeing graduation ceremonies. He feels those ceremonies are a testament to the work done in the financial aid profession.

Spending time with his wife, Micki, and his four kids — Kara, Kelsey, Peyton and Brett — and traveling are two things he really enjoys doing. They also give him the strength and energy to do what he does through work.

Erslan says, “Without KHEAA Verify we would really be hurting. To complete verification on the numbers we are seeing would severely impact the services we can provide to students and families. We appreciate the relationships we have with the staff at KHEAA/KHESLC. If we run into any issues, we can make one call and get things rolling to resolve any matter that may come up throughout the year.”



Google introduces higher education search feature

A new Google search feature gives users access to information about four-year colleges.

The new feature searches public information available from the U.S. Department of Education’s College Scorecard and Integrated Postsecondary Education Data System. It is primarily designed for mobile use but includes some features for desktop computers.

The information available includes average cost after aid is applied, undergraduate enrollment rates and similar colleges.



Upcoming 2018-19 Online Courses

The National Association of Student Financial Aid Administrators (NASFAA) provides [NASFAA U](#) — an educational program offering professional development for financial aid administrators.

2019–20 FAFSA: Brave New World

Sep. 12, 2018 — Join NASFAA’s Lissa Powell and Tiffany Gibbs for a look at the 2019–20 FAFSA. They will review items that are changing and those that will remain the same and will take a look at the newly released FAFSA app.

Citizenship Status and Title IV Aid Eligibility

Oct. 3, 2018 — Join Susan Shogren, NASFAA assessment and project coordinator, for this webinar as we explore questions related to citizenship status submitted to NASFAA’s AskRegs service.

A Panel Discussion on NASFAA Peer Review Services

Oct. 16, 2018 — This webinar features a panel discussion led by staff from schools that have gone through a NASFAA peer review and by aid administrators who conduct peer reviews.

Return of Title IV Funds Highlights: AskRegs FAQ

Oct. 24, 2018 — This webinar reviews some of the most frequently asked return of Title IV questions received by our NASFAA Askregs service and examines the most common audit findings on R2T4 by the Department of Education.

RATES AND BENEFITS

Student Loan: NO fees, fixed rate as low as 4.01% APR* with auto pay

Parent Loan: NO fees, fixed rate as low as 4.01% APR* with auto pay

Refinance Loan: NO fees, fixed rate as low as 3.74% APR** with auto pay



ADVANTAGE Education Loan

Contact your marketing representative at
888.678.4625
marketing@kheaa.com

ADVANTAGE EDUCATION LOANS

Advantage Education Loan:

The Advantage Student Loan is a great option if a student needs more money for college. To qualify, the borrower must: be enrolled at an eligible school, be the age of majority at the time of application based on student's state of permanent residence, be a U.S. citizen or non-citizen with proof of residency card, and have an acceptable income and credit history or an approved cosigner.

Advantage Parent Loan:

The Advantage Parent Loan is a great option for parents of undergraduate and graduate students who need additional money for college. To qualify, the parent must: be the parent or stepparent of an eligible student, be a U.S. citizen or non-citizen with proof of residency card, and have an acceptable income and credit history or an approved cosigner.

ADVANTAGE REFINANCE LOANS

The Advantage Refinance Loan is one of the few loans in the nation that lets borrowers consolidate both private and federal education loans into one convenient loan.

- Fixed interest rates as low as 3.74% APR** with auto pay
- 0.25% Interest rate reduction for using our auto-pay service
- NO FEES!
- Flexible terms of 10, 15 or 20 years

* Student loan 4.01% APR based on a borrower with a \$10,000 loan using auto pay, Immediate Full Repayment plan, excellent credit, 10-year repayment term.

* Parent loan 4.01% APR based on a borrower with a \$10,000 loan using auto pay, Immediate Full Repayment plan, excellent credit, 10-year repayment term.

** Refinance loan 3.74% APR based on a \$10,000 loan with auto pay, excellent credit, 10-year repayment term.

To find more information on our loans visit
AdvantageEducationLoan.com



COHORT DEFAULT MANAGEMENT

We offer three options through our [Cohort Default Management Services](#), so you can choose which options best fit your needs.

- **Early Intervention Services** — reaches out to your students who have recently separated or dropped below half-time status to ensure they have all the information needed to be prepared for repayment. We try to contact students who have withdrawn to find out why and to encourage them to re-enroll.
- **Default Prevention** — contacts all students in your cohort and counsels them on their repayment, deferment and forbearance options. This option focuses on getting borrowers into the repayment program that works best for them.

- **Student Transition Service** — provides customized email messages and videos geared to students at critical times during their college careers. Messages focus on Freshmen Year, Academics, Campus Life, and Financial Literacy/Money Management.

Thank you for all the hard work you all do for us. I don't know what we would do without you!

— Sandy S. Power, Director of Financial Aid at Maysville Community and Technical College

KHEAA Verify

KHEAA Verify is a fully automated verification service that helps students complete verification quickly and easily.

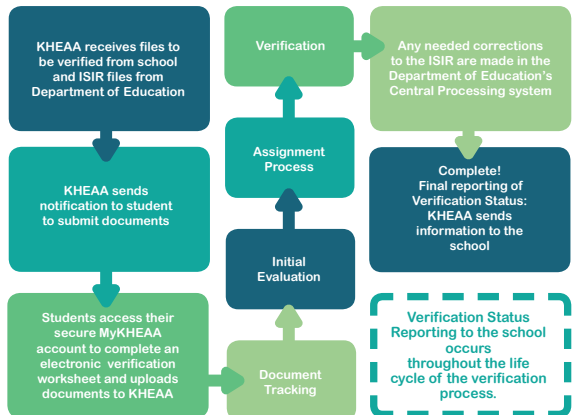
Our experts become a virtual extension of your office, saving you the time and expense of hiring and training new staff.

The benefits of using KHEAA Verify are:

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



KHEAA Verify Processing



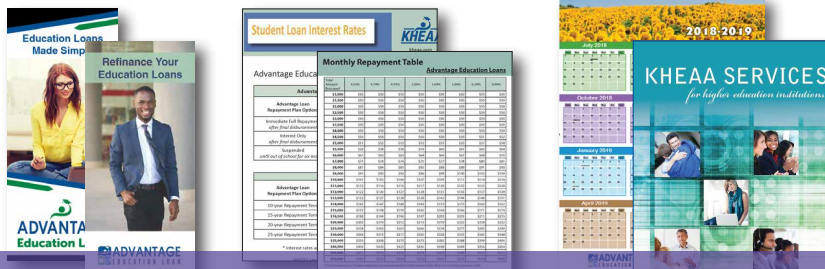
Contact us — we can help!
888.678.4625
marketing@kheaa.com

Publications



COLLEGE PLANNING

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 above can be ordered [here](#).



ADVANTAGE LOANS & KHEAA SERVICES

Advantage Education Loan brochures and flyers can be ordered [here](#). To order KHEAA Services brochures, wall calendars and any other publication, contact your KHEAA or KHESLC marketing representative or email publications@kheaa.com.

Stay Connected

Get financial aid, scholarship and money tips for you and your students!



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Quarterly Quote

“Develop a passion for learning. If you do, you will never cease to grow.”

- Anthony J. D’Angelo

Your Opinion Matters

Do you have a subject you would like to see addressed in the KHEAA Advisor? Someone you would like to see in the School Highlight? If so, please send your suggestions to Meredith Geraci at mgeraci@kheaa.com.

Mark Your Calendar

July 18–20	ACT Enrollment Management Summit Denver, CO
Oct. 3–5	TASFAA Conference Galveston Island, TX
Oct. 7–10	RMASFAA Conference Fargo, ND
Oct. 10–12	KASFAA Conference Florence, KY
Oct. 14–17	MASFAA Conference Minneapolis, MN
Oct. 17–19	LASFAA Conference New Orleans, LA
Oct. 22–24	PASFAA Conference State College, PA
Oct. 24–26	OASFAA Conference Columbus, OH
Oct. 28–30	CASFAA Conference Desert Springs Resort, CA

More events can be found on the websites for [NASFAA](#) and [NACAC](#).