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# Your KHEAA College Connection

Spring 2025

April 30, 2025



KHEAA posts newsletters like this one online, providing students, families and school staff with information about higher education. If you'd like to be notified when one has been posted, [send us a direct email](#) or go to [kheaa.com](http://kheaa.com), click on Plan for the Future → Student Resources → Your KHEAA College Connection Newsletters. You'll find back issues and a link where you can sign up for the notifications.

KHEAA is the Kentucky Higher Education Assistance Authority.  
KHESLC is the Kentucky Higher Education Student Loan Corporation.

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## 2025 Young Writers Contest now open

The KET Young Writers Contest, which encourages students to flex their creative muscles and craft their own original poems, illustrations, short stories, and graphic novels, began November 1 and closes March 15, 2025. Open to all students in grades K-12, the literary contest draws more than a thousand submissions from Kentucky students each year. For more info, visit [KET.org/WritersContest](https://KET.org/WritersContest).

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# KDE Office of Education Technology, Cybersecurity Info

Cybersecurity is a critical issue for schools across the country, including Kentucky schools.

The Kentucky Department of Education (KDE) has a top-tier internet infrastructure for schools and is a national leader in K-12 internet capabilities, but they are always looking for ways to improve, especially with regards to cybersecurity.

David Couch, Associate Commissioner in the KDE Office of Education Technology, says that Kentucky schools are hit with 137 billion cyberattack attempts annually, a figure more than 30 times more than it was pre-pandemic.

With a goal of modernizing and upgrading internet connectivity, KDE is partnering with Education Networks of America (ENA) by Zayo. ENO by Zayo has the resources and scale to deal with the volume of attacks facing KDE's districts, including advanced firewalls and protections against attacks. They expect to provide bandwidth services with at least 75% more capacity for the same price as KDE's prior service.

Per a recent [KDE bulletin](#), "Increased fibered internet bandwidth ensures K-12 students and educators benefit from reliable, high-quality connectivity to enhance learning, improve operational efficiencies and offer access to more online educational tools. The improved infrastructure also will provide KDE facilities with enhanced cybersecurity and reporting capabilities, safeguarding critical internet services and protecting student data."

## How can you protect your personal information online?

Both the Federal Trade Commission (FTC) and the Cybersecurity & Infrastructure Security Agency (CISA), as well as a multitude of reputable sites online, offer recommendations to minimize the risk of cyber threats like hacking and identity theft.

- Use strong passwords — usually 12+ characters; a mix of upper and lowercase letters, numbers and special characters
- Require passwords to access laptops, tablets, smart phones

- Enable multi-factor authentication — additional steps to log in to your accounts besides the password
- Keep software updated on your apps, browsers, operating systems
- Don't leave devices unattended in public places
- Be cautious of phishing emails — ones that appear legitimate wanting you to click a link or provide personal information.
- Back up important data regularly to an offline location, such as an external hard drive or the “cloud”
- Encrypt your devices and other media that contain private information
- Secure Wi-Fi networks and your router

More information at these websites:

[FTC](#)

[CISA](#)

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## Navigating the FAFSA

When it comes to financial aid, understanding the options available and completing the Free Application for Federal Student Aid (FAFSA) can feel overwhelming. That's where KHEAA steps in as your trusted partner. Whether you're a student or parent, navigating the FAFSA is crucial in unlocking access to grants, scholarships, work-study programs, and student loans to help make college more affordable.

At KHEAA, we're committed to providing you with expert guidance every step of the way. Our team of Outreach Counselors is ready to help you fill out your FAFSA accurately and on time, ensuring that you don't miss out on financial aid opportunities. Whether you're applying for the first time or renewing your application, KHEAA offers personalized support that caters to your unique situation.

We also understand that every student's financial aid needs are different. That's why we provide comprehensive resources to guide you through federal and state financial aid options, including the KY Advantage Education Loan. No matter where you are in the process, our team can answer your questions, offer tips on maximizing aid, and make sure you're prepared for what's next. The FAFSA is the gateway to funding your future, and KHEAA is here to make the process as smooth as possible. Whether in-person, by phone, or online, our services are designed to take the stress out of financial aid.

Let KHEAA be your go-to resource for all things FAFSA and financial aid. Start your journey today by visiting [kygoestocollege.com](http://kygoestocollege.com) or contacting us at 888.452.7322 for personalized assistance. Together, we'll make sure you have the support you need to achieve your college dreams.

[Find your KHEAA Outreach Counselor](#)

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## Teacher Scholarship Program

The Teacher Scholarship Program is a fantastic opportunity for Kentucky students pursuing teacher certification at participating Kentucky colleges. This program provides financial aid to help future educators achieve their goals while making a difference in their communities.

**Scholarship Requirements:** To qualify for a Teacher Scholarship, students must:

- Be a U.S. citizen.
- Be a Kentucky resident.
- Meet one of the following criteria:
  - Be admitted to a teacher education program pursuing initial teacher certification at a participating Kentucky college; or
  - Be a certified teacher (primary through grade 12) pursuing additional certification for classroom teaching.
- Demonstrate financial need.

- Meet their school's satisfactory academic progress requirements.
- Teach one semester at a Kentucky public or certified non-public school for each semester the scholarship is received.
- Repay the scholarship plus interest if the teacher education program or service requirement is not completed.

### **Application Process:**

1. Submit the Teacher Scholarship application by logging into [MyKHEAA](#).
2. Complete the 2025-2026 FAFSA.

The 2025-2026 Teacher Scholarship Application is now available, with a deadline of **May 1, 2025**.

### **Funding Details:**

- Up to \$3,000 per fall and spring semester
- Up to \$2,000 for summer

For a list of participating institutions, visit [KHEAA.com](#), click on Scholarships and Grants → Teacher Scholarship.

Don't miss this opportunity to support your dream of becoming a teacher while positively impacting Kentucky schools!

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## **Early Childhood Development Scholarship**

Are you passionate about shaping young minds and building a career in early childhood education? The Early Childhood Development Scholarship is here to help you achieve your

goals! This program supports Kentuckians working in daycare and preschool settings to earn credentials, certificates, and degrees in early childhood education.

**Scholarship Requirements:** To qualify, applicants must:

- Be a Kentucky resident.
- Be a U.S. citizen, national, or permanent resident.
- Be enrolled in an approved program of study at a participating institution.
- Maintain satisfactory academic progress as determined by their institution.
- Be employed at least 20 hours weekly in a participating early childhood facility or as a preschool associate teacher in a state-funded preschool program.
- Not be eligible for state or federal training funds through Head Start, public preschool programs, or First Steps.
- Have no unpaid financial obligations to KHEAA or any other Title IV program.
- Agree to a service commitment based on the credential pursued.

**Approved Programs of Study:** The Early Childhood Development Scholarship covers the following programs:

- Child Development Associate Credential
- Associate's degree in early childhood education
- Bachelor's degree in interdisciplinary early childhood education or a related approved program
- Master's degree in interdisciplinary early childhood education
- Kentucky Early Childhood Development Director's Certificate

**Application Process:** Students must complete two applications:

1. FAFSA (Free Application for Federal Student Aid)
2. Early Childhood Development Scholarship application, available through [MyKHEAA](#) under the "Apply Online for Scholarships" link

**Funding Details:** Eligible students can receive up to full tuition and fees at a participating institution, not exceeding \$6,751 per semester for the 2024-2025 academic year.

For more details and a list of participating institutions, visit [KHEAA.com](#), click on Scholarships and Grants → Early Childhood Development Scholarship.

Take the next step in your journey to make a difference in early childhood education!

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## Celebrating Our 2024 Outreach Counselors of the Month

At KHEAA Outreach, we take pride in the dedication and passion our counselors bring to the field every day. They are the reassuring faces and trusted guides for students and families navigating their educational journeys. Each month, we recognize one standout counselor—or team—whose efforts go above and beyond to make a lasting impact.

- **September: Dawson Arnold, Nate Cox, and Connor Vogt**

This dynamic trio joined the team just one day before the FAFSAthon and immediately made an incredible impact. Their dedication over the following 48 hours, and their seamless integration into the team, showcased their exceptional work ethic and willingness to dive in wholeheartedly.



- **October: Brittany Foley**

Brittany was instrumental in encouraging student and family participation during beta tests and consistently received glowing feedback from her contacts in the field.



- **November: MacKenzie Massey**

MacKenzie's boundless energy, enthusiasm, and team spirit shine through as she eagerly tackles new projects and serves as the team's cheerleader for emerging initiatives.



- **December: Joplin Rice**

Joplin has demonstrated exceptional leadership, guiding his team with confidence and earning consistent positive feedback from his field contacts.



While all our counselors work tirelessly to support Kentucky students and families, these individuals truly stood out in 2024. Congratulations to our Outreach Counselors of the Month!

[Find your KHEAA Outreach Counselor](#)



# On the Road to Success: KHEAA's New College Info Road Show Bus

Exciting news is rolling into town! KHEAA is thrilled to announce that a brand-new College Info Road Show bus is in production, with an expected delivery date of June 30, 2025. This state-of-the-art mobile classroom will bring essential college planning resources directly to students and families across Kentucky, ensuring they have the tools and guidance needed to pursue their educational goals.

**A Classroom on Wheels** The College Info Road Show bus is more than just transportation; it's a fully equipped mobile learning space. With internet access, 11 individual workstations, and an instructor's screen, the bus is designed to provide a hands-on, interactive experience. It offers students and families a chance to explore, apply, and pay for a wide range of postsecondary options, all in a convenient and accessible environment.

**Serving Communities Across Kentucky** The bus travels to middle schools, high schools, adult education centers, public libraries, and other community locations. By bringing these resources directly to local communities, KHEAA ensures that everyone has access to vital information about college planning, regardless of where they live.

**Customizable Services** The College Info Road Show offers flexible programming tailored to the unique needs of each audience. The three most popular options include:

- **Presentations:** Engaging sessions designed to provide an overview of postsecondary opportunities, financial aid, and the college application process.
- **Workshops:** Hands-on activities where students and families can complete the FAFSA, apply to colleges, or explore career options with the guidance of an outreach counselor.
- **Exhibits:** Informational booths at community events where visitors can ask questions and collect materials on college planning and financial aid.

No matter the format, these services aim to empower students and families with the knowledge and confidence to take the next steps toward higher education.

Stay tuned for updates as we move closer to the arrival of our new bus. With this innovative resource, KHEAA is proud to continue its mission of supporting education across the Commonwealth.

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## Coffee with KHEAA



Join us for a stimulating brew of education, career insights, and financial advice on 'Coffee With KHEAA' with Casi Benedict and Keith Ritchie!

Pour yourself a cup and settle in as we explore the rich blend of topics surrounding higher education, career planning, and financial literacy. Each episode, we chat with experts, students, and professionals to serve up valuable tips and engaging discussions to help you navigate the journey toward your academic and professional goals. Whether you're savoring your morning latte or enjoying an afternoon espresso break, 'Coffee With KHEAA' is the perfect podcast companion for anyone seeking to caffeinate their mind with knowledge and inspiration.

Subscribe now and brew up success with us. Available anywhere you get your podcasts!

[\*\*CHECK OUT OUR NEWEST EPISODE HERE\*\*](#)

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# Dream Big and Save Smart with KY Saves 529



Kids dream about their futures just as much as their parents do. Whether it's imagining the first day of college, stepping into a dream career, or walking across the graduation stage, those dreams start with a plan. KY Saves 529 is here to help Kentucky families turn those dreams into reality by providing a smart and flexible way to save for rising education costs.

**Why Choose KY Saves 529?** KY Saves 529 is created specifically for Kentucky residents and offers significant advantages to make saving for education simple and rewarding:

- **Significant Tax Advantages:** Contributions grow tax-deferred, and withdrawals for qualified education expenses are tax-free.
- **No Minimum Investment:** Open an account without a minimum contribution, making it accessible for all families.
- **Exclusive Benefits for Kentucky Residents:** KY Saves 529 accounts do not impact state need-based financial aid eligibility, and some beneficiaries may still qualify for in-state tuition rates even if they move out of state.

**Flexible and Convenient Saving Options** Saving for education has never been easier with KY Saves 529. Families can:

- Set up recurring contributions directly from a bank account.
- Opt for payroll contributions for a hassle-free saving process.

- Make one-time contributions electronically or by check.
- Save up to \$450,000 across all qualified tuition programs sponsored by Kentucky.

**Low Fees, More Savings** Unlike some other savings plans, KY Saves 529 keeps fees low, ensuring your money goes toward education rather than administrative costs. With no enrollment fee and annual asset-based fees ranging from 0.20% to 0.81%, families can maximize their savings potential.

**Maintain Control Over Your Savings** With KY Saves 529, you retain full control over your account. You choose how your funds are invested, when to withdraw them, and how to use them. Options include:

- A variety of investment choices, including Year of Enrollment Options that adjust as your child grows.
- Coverage for a range of education expenses, from tuition and fees to room and board.
- Flexibility to roll over unused funds into an IRA or change the beneficiary to another qualified family member if needed.

**Tax Benefits Beyond Savings** KY Saves 529 offers additional tax benefits, such as:

- Gift-tax benefits: Contributions qualify for the \$19,000 annual gift exclusion (\$95,000 if making a five-year contribution in one lump sum).
- Estate planning advantages: Reduce your taxable estate by contributing up to \$190,000 for married couples filing jointly in a single year.

**Start Saving Today** Education is one of the best investments a family can make, and with KY Saves 529, you can begin saving today with no minimum contribution. Your child's future is full of possibilities, and every dollar saved helps bring those dreams closer to reality. Enroll online and start building a lifetime of value with [KY Saves 529](#).

# Spring Live Events

**KHEAA OUTREACH LIVE EVENTS**

| Month    | Event Title  | Date | Platform      |
|----------|--|------|---------------|
| FEBRUARY | CHOCOLATE, ROSES, FINANCIAL AID                            |      | Facebook Live |
|          | Falling in love with your future                           | 10   | Twitter Chat  |
|          | Finding your forever with financial aid.                   | 24   | Twitter Chat  |
| MARCH    | MONEY MADNESS  |      | Facebook Live |
|          | Understanding state aid                                    | 10   | Twitter Chat  |
|          | Understanding financial aid opportunities within the state | 24   | Twitter Chat  |
| APRIL    | BUILD A BUDGET   |      | Facebook Live |
|          | Budget breakdown for first time college students           | 7    | Twitter Chat  |
|          | Budget Breakdown: First time College Students              | 21   | Twitter Chat  |
| MAY      | MISSION IT'S-POSSIBLE: THE FINAL COUNTDOWN                 |      | Facebook Live |
|          | Wrapping up loose ends                                     | 5    | Twitter Chat  |
|          | End of year check list                                     | 19   | Twitter Chat  |

See more of our events on [KHEAA.com](https://www.kheaa.com), click on News and Resources → Events Calendar.

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## ACT and SAT 2025 National Test Dates

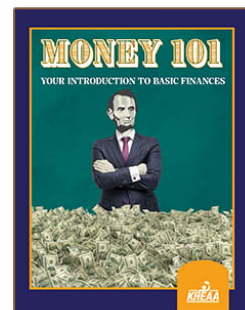
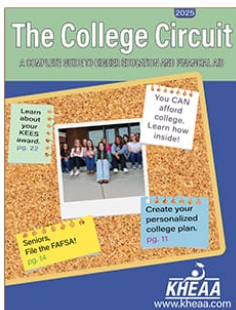
## ACT National Test Dates

| Test Date               | Registration Deadline    | Late Registration       |
|-------------------------|--------------------------|-------------------------|
| <b>February 8, 2025</b> | <b>January 3, 2025</b>   | <b>January 20, 2025</b> |
| <b>April 5, 2025</b>    | <b>February 28, 2025</b> | <b>March 16, 2025</b>   |
| <b>June 14, 2025</b>    | <b>May 9, 2025</b>       | <b>May 26, 2025</b>     |
| <b>July 12, 2025</b>    | <b>June 6, 2025</b>      | <b>June 20, 2025</b>    |

## SAT National Test Dates

|                      |                          |                          |
|----------------------|--------------------------|--------------------------|
| <b>March 8, 2025</b> | <b>February 21, 2025</b> | <b>February 25, 2025</b> |
| <b>May 3, 2025</b>   | <b>April 18, 2025</b>    | <b>April 22, 2025</b>    |
| <b>June 7, 2025</b>  | <b>May 22, 2025</b>      | <b>May 27, 2025</b>      |

## KHEAA Publications



For online copies of our publications, visit [KHEAA.com](https://www.kheaa.com), click on Plan for the Future → Student Resources → Publications.

[Order form for printed copies](#)



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